



Stockton Services &lt;stockton752@gmail.com&gt;

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**RE: 14 Perkins Avenue**

1 message

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**Henry Boyd** <hboyd@mei-nh.com>  
To: Stockton Services <stockton752@gmail.com>

Tue, Jul 31, 2018 at 7:42 AM

Hi Tocky,

Here is the plan we did, just a cert showing the dwelling not for recording. We did survey on the lot, I'm sure you've also seen Pete's plan C-26992 that we referenced. Norman can do structural stuff.

You're welcome.

H

**From:** [tockybialo@gmail.com](mailto:tockybialo@gmail.com) **On Behalf Of** Stockton Services  
**Sent:** Monday, July 30, 2018 7:37 PM  
**To:** Henry Boyd <[hboyd@mei-nh.com](mailto:hboyd@mei-nh.com)>  
**Subject:** 14 Perkins Avenue

Henry,

May I have a copy of the plan referenced in this deed? It does not appear to have been recorded with the easement.

Is there a story that goes with this that I should know? And have you actually surveyed #14? If so, I might send these people to you.

They might need some structural certification as well, can you provide that?

Thank you,

## Tocky

Anne W, Bialobrzeski  
NHLLS #752  
NHDES Septic Designer #348  
Stockton Services  
PO Box 1306  
Hampton, NH 03843-1306  
603 929-7404

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 [14perkins.pdf](#)  
49K

PLAN OF LAND  
IN  
HAMPTON, NH  
SHOWING  
A EXISTING DWELLING  
AT  
14 PERKINS AVENUE

ZONING DISTRICT

RB

BUILDING SETBACKS

FRONT 20'  
SIDE 7'  
REAR 10'

SETBACK REQUIREMENTS  
FOR A LOT HAVING LESS  
THAN THE REQUIRED  
FRONTAGE OF 75'

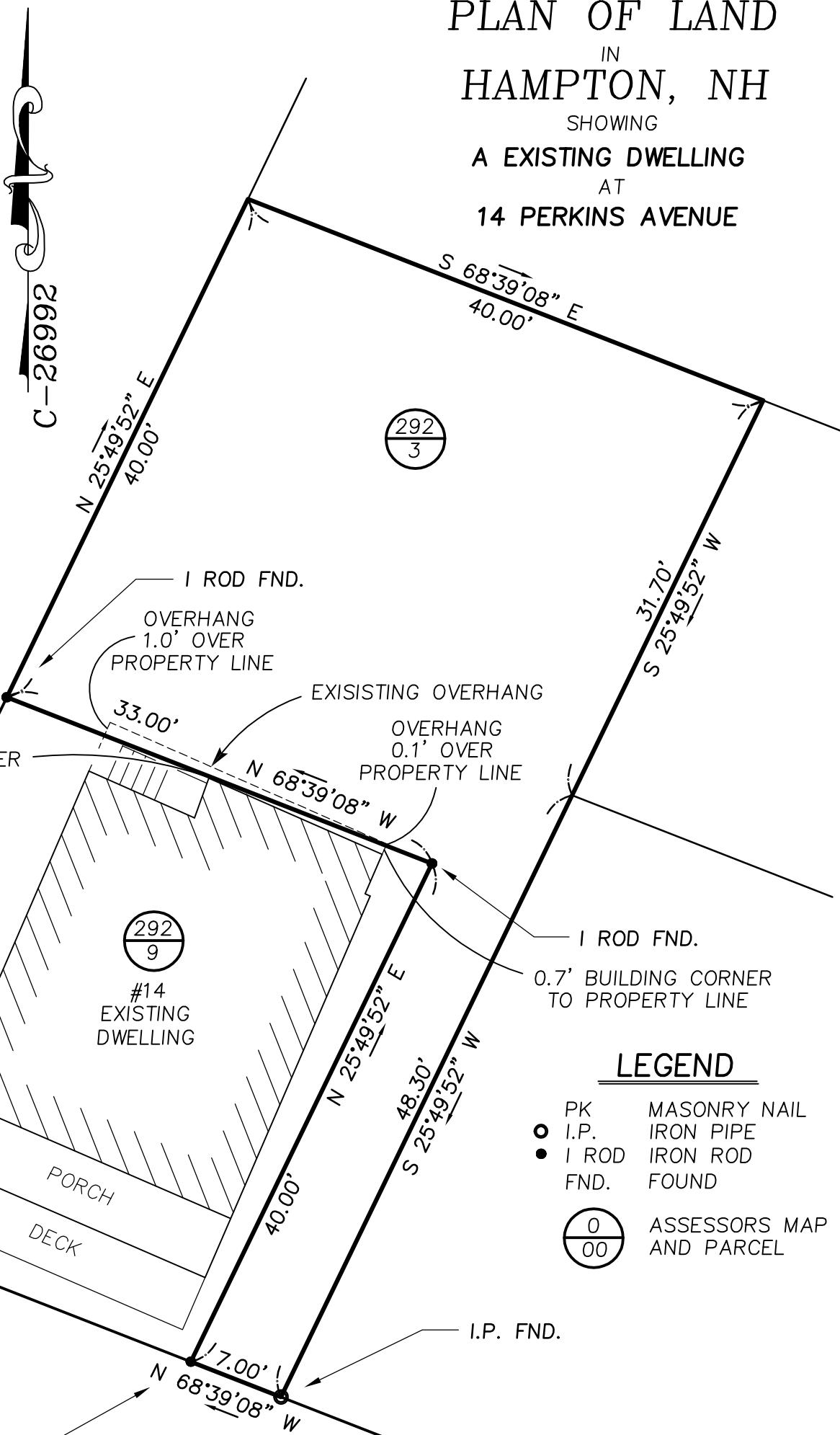
DEED REFERENCE

14 PERKINS AVENUE  
BK.3834 PG.0499

14R PERKINS AVENUE  
BK.2260 PG.1584

PLAN REFERENCE

C-26992



I CERTIFY:  
THAT THIS ACTUAL SURVEY WAS MADE  
ON THE GROUND AND THAT THE  
STRUCTURES ARE LOCATED AS SHOWN.

GRAPHIC SCALE  
10 0 5 10  
1" = 10 FT.

LICENSED LAND SURVEYOR

DATE

**MILLENNIUM ENGINEERING INC.**

ENGINEERS AND LAND SURVEYORS

P.O. BOX 745 13 HAMPTON ROAD EXETER, NH 03833  
PHONE: (603) 778-0528 FAX: (603) 772-0689 WWW.MEI-NH.COM

SCALE: 1"=10'  
DATE: MAY 17, 2012  
DRWN BY: H.H.B.  
CHKD BY: P.D.B.  
PROJECT: E121385

**14 PERKINS AVE****Location** 14 PERKINS AVE**Mblu** 293/ 9/ //**Acct#** 8105**Owner** AULETTA, RAYMOND**Assessment** \$250,700**Appraisal** \$250,700**PID** 8105**Building Count** 1**Current Value**

<b>Appraisal</b>			
<b>Valuation Year</b>	<b>Improvements</b>	<b>Land</b>	<b>Total</b>
2017	\$96,700	\$154,000	\$250,700
<b>Assessment</b>			
<b>Valuation Year</b>	<b>Improvements</b>	<b>Land</b>	<b>Total</b>
2017	\$96,700	\$154,000	\$250,700

**Owner of Record****Owner** AULETTA, RAYMOND**Sale Price** \$189,000**Co-Owner****Certificate****Address** 73 SPRINGFIELD RD  
BELCHERTOWN, MA 01007**Book & Page** 5858/0801**Sale Date** 09/20/2017**Instrument** 37**Ownership History**

<b>Ownership History</b>					
<b>Owner</b>	<b>Sale Price</b>	<b>Certificate</b>	<b>Book &amp; Page</b>	<b>Instrument</b>	<b>Sale Date</b>
AULETTA, RAYMOND	\$189,000		5858/0801	37	09/20/2017
FEDERAL NATIONAL MORTGAGE ASSOCIATION	\$240,500		5798/1686	51	01/25/2017
MCCARTHY, DANIEL F	\$212,000		3834/0459	00	09/09/2002
HIGSON, EDWARD F & LINDA	\$40		3573/2564	1A	04/30/2001
HIGSON, EDWARD F.	\$0		2404/1737		01/07/1982

**Building Information**

**Building 1 : Section 1**

**Year Built:** 1940  
**Living Area:** 1,186  
**Replacement Cost:** \$148,788  
**Building Percent Good:** 65  
**Replacement Cost Less Depreciation:** \$96,700

<b>Building Attributes</b>	
<b>Field</b>	<b>Description</b>
Style	Conventional
Model	Residential
Grade:	Average
Stories:	2 Stories
Occupancy	1
Exterior Wall 1	Vinyl Siding
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asph/F Gls/Cmp
Interior Wall 1	Drywall/Sheet
Interior Wall 2	
Interior Flr 1	Pine/Soft Wood
Interior Flr 2	
Heat Fuel	Gas
Heat Type:	Forced Air-Duc
AC Type:	None
Total Bedrooms:	3 Bedrooms
Total Bthrms:	1
Total Half Baths:	0
Total Xtra Fixtrs:	
Total Rooms:	5 Rooms
Bath Style:	Modern
Kitchen Style:	Out-Dated
MHP	

**Building Photo**

(http://images.vgsi.com/photos2/HamptonNHPhotos//00\01\26/96.jpg)

**Building Layout**

(http://images.vgsi.com/photos2/HamptonNHPhotos//Sketches/8105\_8222.jpg)

<b>Building Sub-Areas (sq ft)</b>		<b>Legend</b>	
<b>Code</b>	<b>Description</b>	<b>Gross Area</b>	<b>Living Area</b>
BAS	First Floor	614	614
FUS	Upper Story, Finished	572	572
CRL	Crawl Space	572	0
FOP	Porch, Open, Framed	112	0
PRS	Piers	42	0
WDK	Deck, Wood	176	0
		2,088	1,186

**Extra Features**

<b>Extra Features</b>	<u><a href="#">Legend</a></u>
No Data for Extra Features	

**Land****Land Use**

**Use Code** 1010  
**Description** SINGLE FAMILY  
**Zone** RB  
**Neighborhood** 50  
**Alt Land Appr** No  
**Category**

**Land Line Valuation**

**Size (Acres)** 0.03  
**Frontage** 0  
**Depth** 0  
**Assessed Value** \$154,000  
**Appraised Value** \$154,000

**Outbuildings**

<b>Outbuildings</b>	<u><a href="#">Legend</a></u>
No Data for Outbuildings	

**Valuation History**

<b>Appraisal</b>			
<b>Valuation Year</b>	<b>Improvements</b>	<b>Land</b>	<b>Total</b>
2017	\$96,700	\$154,000	\$250,700
2016	\$96,700	\$154,000	\$250,700
2015	\$73,300	\$121,800	\$195,100

<b>Assessment</b>			
<b>Valuation Year</b>	<b>Improvements</b>	<b>Land</b>	<b>Total</b>
2017	\$96,700	\$154,000	\$250,700
2016	\$96,700	\$154,000	\$250,700
2015	\$73,300	\$121,800	\$195,100

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**14R PERKINS AVE****Location** 14R PERKINS AVE**Mblu** 293/ 3/ //**Acct#** 8100**Owner** SHEA, KATHLEEN M & JULIANN**Assessment** \$232,500**Appraisal** \$232,500**PID** 8100**Building Count** 1**Current Value**

<b>Appraisal</b>			
<b>Valuation Year</b>	<b>Improvements</b>	<b>Land</b>	<b>Total</b>
2017	\$75,700	\$156,800	\$232,500
<b>Assessment</b>			
<b>Valuation Year</b>	<b>Improvements</b>	<b>Land</b>	<b>Total</b>
2017	\$75,700	\$156,800	\$232,500

**Owner of Record****Owner** SHEA, KATHLEEN M & JULIANN**Sale Price** \$0**Co-Owner****Certificate****Address** 8 WADSWORTH RD  
SHREWSBURY, MA 01545**Book & Page** 5330/0359**Sale Date** 02/23/2016**Instrument** 38**Ownership History**

<b>Ownership History</b>					
<b>Owner</b>	<b>Sale Price</b>	<b>Certificate</b>	<b>Book &amp; Page</b>	<b>Instrument</b>	<b>Sale Date</b>
SHEA, KATHLEEN M & JULIANN	\$0		5330/0359	38	02/23/2016
SHEA, KATHLEEN, JULIANN & JOHN	\$0		5330/0359	38	06/22/2012
SHEA, EVERETT J & MARIE V	\$0		2260/1584		07/06/1976

**Building Information**

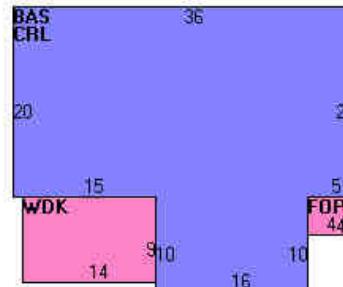
**Building 1 : Section 1**

**Year Built:** 1965  
**Living Area:** 880  
**Replacement Cost:** \$90,139  
**Building Percent Good:** 84  
**Replacement Cost Less Depreciation:** \$75,700

<b>Building Attributes</b>	
<b>Field</b>	<b>Description</b>
Style	Camp
Model	Residential
Grade:	Average
Stories:	1 Story
Occupancy	1
Exterior Wall 1	Vinyl Siding
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asph/F Gls/Cmp
Interior Wall 1	K PINE/A WD
Interior Wall 2	Drywall/Sheet
Interior Flr 1	Pine/Soft Wood
Interior Flr 2	
Heat Fuel	Coal or Wood
Heat Type:	None
AC Type:	None
Total Bedrooms:	3 Bedrooms
Total Bthrms:	1
Total Half Baths:	0
Total Xtra Fixtrs:	
Total Rooms:	5 Rooms
Bath Style:	Out-Dated
Kitchen Style:	Out-Dated
MHP	

**Building Photo**

(http://images.vgsi.com/photos2/HamptonNHPhotos//\00\01\26/97.jpg)

**Building Layout**

(http://images.vgsi.com/photos2/HamptonNHPhotos//Sketches/8100\_8215.jpg)

<b>Building Sub-Areas (sq ft)</b>		<b>Legend</b>	
<b>Code</b>	<b>Description</b>	<b>Gross Area</b>	<b>Living Area</b>
BAS	First Floor	880	880
CRL	Crawl Space	880	0
FOP	Porch, Open, Framed	16	0
WDK	Deck, Wood	126	0
		1,902	880

**Extra Features**

<b>Extra Features</b>	<b>Legend</b>
No Data for Extra Features	

**Land****Land Use**

<b>Use Code</b>	1010
<b>Description</b>	SINGLE FAMILY
<b>Zone</b>	RB
<b>Neighborhood</b>	50
<b>Alt Land Appr</b>	No
<b>Category</b>	

**Land Line Valuation**

<b>Size (Acres)</b>	0.04
<b>Frontage</b>	0
<b>Depth</b>	0
<b>Assessed Value</b>	\$156,800
<b>Appraised Value</b>	\$156,800

**Outbuildings**

Outbuildings	Legend
No Data for Outbuildings	

**Valuation History****Appraisal**

Valuation Year	Improvements	Land	Total
2017	\$75,700	\$156,800	\$232,500
2016	\$75,700	\$156,800	\$232,500
2015	\$65,900	\$123,900	\$189,800

**Assessment**

Valuation Year	Improvements	Land	Total
2017	\$75,700	\$156,800	\$232,500
2016	\$75,700	\$156,800	\$232,500
2015	\$65,900	\$123,900	\$189,800

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## **ELEVATION CERTIFICATE**

**Important:** Follow the instructions on pages 1–9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 14 PERKINS AVENUE			Policy Number:
City HAMPTON	State New Hampshire	ZIP Code 03842	Company NAIC Number

## SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on:  Construction Drawings\*  Building Under Construction\*  Finished Construction

\*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: SMART NET RTK NETWORK Vertical Datum: NGVD 1929

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	6.58	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
b) Top of the next higher floor	10.00	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	N/A	<input type="checkbox"/> feet	<input type="checkbox"/> meters
d) Attached garage (top of slab)	N/A	<input type="checkbox"/> feet	<input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	10.00	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	7.05	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	7.32	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	7.20	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters

## SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information.  
*I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

Were latitude and longitude in Section A provided by a licensed land surveyor?  Yes  No  Check here if attachments.

Certifier's Name BRIAN J. BUIA, P.E.		License Number 9811	
Title MANAGER			
Company Name REALWORKS, LLC			
Address P.O. BOX 907			
City BYFIELD		State Massachusetts	ZIP Code 01922
Signature Brian J. Buia, P.E.	Digitally signed by Brian J. Buia, P.E. Date: 2017.08.30 10:58:22-0400	Date 08-30-2017	Telephone (978) 270-7966
Ext.			
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.			
Comments (including type of equipment and location, per C2(e), if applicable) LOWEST ELEVATION OF EQUIPMENT WAS A HOT WATER HEATER AND FURNACE ON THE NEXT HIGHER FLOOR.			



# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 14 PERKINS AVENUE			Policy Number:
City HAMPTON	State New Hampshire	ZIP Code 03842	Company NAIC Number

## SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_  feet  meters  above or  below the HAG.

E3. Attached garage (top of slab) is \_\_\_\_\_  feet  meters  above or  below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_  feet  meters  above or  below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

## SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name

Address	City	State Massachusetts	ZIP Code
Signature	Date	Telephone	
Comments			

Check here if attachments.

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>		<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 14 PERKINS AVENUE		Policy Number:
City HAMPTON	State New Hampshire	ZIP Code 03842
<b>SECTION G – COMMUNITY INFORMATION (OPTIONAL)</b>		

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

- G1.  The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2.  A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3.  The following information (Items G4–G10) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate of Compliance/Occupancy Issued
-------------------	------------------------	---

G7. This permit has been issued for:  New Construction  Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

G9. BFE or (in Zone AO) depth of flooding at the building site: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

G10. Community's design flood elevation: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

Local Official's Name \_\_\_\_\_ Title \_\_\_\_\_

Community Name \_\_\_\_\_ Telephone \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Comments (including type of equipment and location, per C2(e), if applicable)

Check here if attachments.

**BUILDING PHOTOGRAPHS**

See Instructions for Item A6.

**ELEVATION CERTIFICATE**

OMB No. 1660-0008

Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 14 PERKINS AVENUE			Policy Number:
City HAMPTON	State New Hampshire	ZIP Code 03842	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.



Photo One

Photo One Caption FRONT VIEW PICTURE TAKEN ON 08-21-2017

 Clear Photo One

Photo Two

Photo Two Caption REAR VIEW PICTURE TAKEN ON 08-21-2017

 Clear Photo Two

**BUILDING PHOTOGRAPHS**

Continuation Page

**ELEVATION CERTIFICATE**

OMB No. 1660-0008

Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 14 PERKINS AVENUE			Policy Number:
City HAMPTON	State New Hampshire	ZIP Code 03842	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.



Photo Three

Photo Three Caption RIGHT SIDE VIEW PICTURE TAKEN ON 08-21-2017

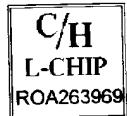
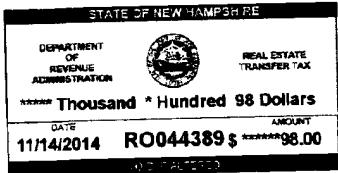
Clear Photo Three



Photo Four

Photo Four Caption LEFT SIDE VIEW PICTURE TAKEN ON 08-21-2017

Clear Photo Four



BK 5575 PG 0096

044192

2014 NOV 14 AM 9:40

ROCKINGHAM COUNTY  
REGISTRY OF DEEDS

## **DEED OF EASEMENT**

NOW COME, Kathleen M. Shea, Juliann Shea and John M. Shea, of 8 Wadsworth Road, Shrewsbury, Worcester County, Massachusetts, and of 14R Perkins Avenue, Hampton, Rockingham County, New Hampshire 03842 (14R Perkins Avenue is more particularly described in a deed recorded with the Rockingham County Registry of Deeds at Book 2260, Page 1584) (“GRANTORS”),

and, in consideration of Six Thousand Five Hundred Dollars and 0/100 (\$6,500.00) GRANT to Daniel F. McCarthy of 14 Perkins Avenue, Hampton, Rockingham County, New Hampshire 03842, (14 Perkins Avenue is more particularly described in a deed recorded with Rockingham County Registry of Deeds in Book 3834, Page 459), his heirs, successors and/or assigns ("GRANTEE") \*located in the Town of Hampton

An exclusive easement for a roof overhang by Grantee's roof overhanging Grantor's property, being more particularly shown and described as "EXISTING [sic] OVERHANG" on a plan of land entitled "PLAN OF LAND IN HAMPTON, NH showing A Existing Dwelling at 14 Perkins Avenue" drawn by Millennium Engineering Inc. of Exeter, NH dated May 17, 2012, a copy of said plan being attached hereto as Exhibit A, said easement running approximately 33.00 feet in length and 0.1 feet wide at the southeasterly end thereof and 1.0 feet wide at the northwesterly end thereof and at the height as the Grantee's roof currently exists.

Said easement shall run with the land for as long as roof exists and encroaches over Grantors' land. This easement shall terminate at such time as the roof ceases to overhang Grantors' property and there is no present intent to replace it.

Also conveyed herewith is the right to Grantee, his heirs, successors, assigns, servants, employees or agents to enter Grantors' property as is reasonably necessary for the sole purpose of maintaining, painting, repairing or replacing the overhanging roof.

For GRANTOR'S title see Rockingham County Registry of Deeds, Book 2260, Page 1584 and Affidavit pursuant to New Hampshire Title Standard 7-23 in Book 5330, Page 359.





## APPRAISAL OF REAL PROPERTY



### LOCATED AT

14 Perkins Ave  
Hampton, NH 03842  
Rockingham Registry of Deeds Book- 5798 Page- 1686

### FOR

Academy Mortgage  
339 West 13490 South  
Draper , UT 84020

### OPINION OF VALUE

253,000

### AS OF

09/13/2017

### BY

Alan Scott  
A E Appraisals  
1 HICKORY LANE  
HOLLIS, NH 03049  
(603) 465-2341  
ascott@tds.net

## Uniform Residential Appraisal Report

File # 5284561

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.											
Property Address 14 Perkins Ave				City Hampton				State NH Zip Code 03842			
Borrower Raymond A Auletta		Owner of Public Record		Federal National Mortgage Associati		County Rockingham					
Legal Description Rockingham Registry of Deeds Book- 5798 Page- 1686											
Assessor's Parcel # 293/9//				Tax Year 2016				R.E. Taxes \$ 4,031			
Neighborhood Name Perkins Ave				Map Reference 40484				Census Tract 0650.08			
Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant		Special Assessments \$ 0		<input type="checkbox"/> PUD		HOA \$ 0		<input type="checkbox"/> per year		<input type="checkbox"/> per month	
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)											
Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)											
Lender/Client Academy Mortgage		Address 339 West 13490 South, Draper, UT 84020									
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No											
Report data source(s) used, offering price(s), and date(s). DOM 192;Original price \$283,000 02/06/2017 NHMLS# 4617079 Reduced offering Price											
\$199,000 due to motivated seller only and is an REO with some upgrades needed. Subject is currently on the market. See Attached MLS sheet.											
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. REO sale;Appraiser received and reviewed fully executed 5 page purchase and sale agreement thru Realtor and was signed by both parties. Seller signed on the date below which is the definition of the contract date.											
Contract Price \$ 199,000 Date of Contract 08/17/2017 Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) Legal Attached											
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No											
If Yes, report the total dollar amount and describe the items to be paid. \$0;;											

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural		Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining				PRICE	AGE	One-Unit	60 %
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply				\$ (000)	(yrs)	2-4 Unit	5 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths				120	Low 15	Multi-Family	5 %
Neighborhood Boundaries Subject is bounded North by Rt 101, East by Atlantic Ocean, South by Harbor Rd and West by Hampton River.						650	High 250	Commercial	5 %
						275	Pred. 77	Other	25 %

Neighborhood Description Subject neighborhood is made up of mostly single-family homes with no negative factors noted at the time of inspection.

The remaining 25% land-use is presently vacant land. Subject has only one parcel. Subject is close to fire, police, goods and services. Appraiser found no adverse conditions or negative external obsolescence. No affect to subjects marketability.

Market Conditions (including support for the above conclusions) Market conditions are stable. The definition of stable market is a slightly higher supply than demand. Determined using listings &amp; sales attached. Conventional financing is available at reasonable rates. There are FHA/VA financing and seller concessions in the market at this time. Difference in Predominant price/Value or age has no adverse affect on subject marketability.

Dimensions 33' Frontage Area 1307 sf Shape Plat map attached View N;Res;

Specific Zoning Classification RB-Residential Zoning Description Minimum 10,000 sqft 75 ft frontage

Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type		Public	Private
Electricity <input checked="" type="checkbox"/>	<input type="checkbox"/>	Water <input checked="" type="checkbox"/>	<input type="checkbox"/>		Street	Paved	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas <input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer <input checked="" type="checkbox"/>	<input type="checkbox"/>		Alley	None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone AE		FEMA Map # 33015C0439E		FEMA Map Date	05/17/2005		

Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describeAre there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe

Town water and sewer are typical for this area not adverse to subject marketability. All utilities were on working at the time of inspection. The appraiser found no adverse external factors easements encroachments on any environmental conditions it would affect the marketability of the subject property. Subject cannot be subdivided. Subject has only one off street parking this is typical for the area.

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit		<input type="checkbox"/> Concrete Slab	<input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Concrete Block/Avg	Floors	Hrdwd/Vynl/Avg				
# of Stories 2		<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl/Average	Walls	Drywall/Average				
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit		Basement Area	0 sq.ft.	Roof Surface	Asphalt/Average	Trim/Finish	Wood/Average				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	0 %	Gutters & Downspouts	None Noted/Typical	Bath Floor	Vinyl/Average				
Design (Style) Cottage		<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	Storm /Average	Bath Wainscot	Fiberglass/Average				
Year Built 1940		Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	Yes/Average	Car Storage	<input type="checkbox"/> None				
Effective Age (Yrs) 20		<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Yes/Average	<input checked="" type="checkbox"/> Driveway	# of Cars 1				
Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Gravel/typical				
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other	Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence None	<input type="checkbox"/> Garage	# of Cars 0				
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle		Cooling <input type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck 0/1	<input checked="" type="checkbox"/> Porch Covered	<input type="checkbox"/> Carport	# of Cars 0				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Other None	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-in			

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)

Finished area above grade contains: 5 Rooms 3 Bedrooms 1.0 Bath(s) 1,186 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Additional features include a porch,deck and has energy efficient windows and doors.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;The subject was in C4 condition with upgrades and repairs needed. Physical depreciation noted in the cost approach. No functional or external depreciation noted at the time of inspection. Appraiser inspected kitchen, bath, mechanical plumbing and electrical systems of the subject property and found them all on and in working condition. The effective age was determined by the condition of the property, the economic life left on amenities. The subject has had no storm damage or needs any repairs from any disasters.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describeDoes the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

## Uniform Residential Appraisal Report

File # 5284561

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 279,900		to \$ 299,900 .					
There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 252,500		to \$ 275,000 .					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	14 Perkins Ave Hampton, NH 03842	67 Hobson Ave Hampton, NH 03842	77 Brown Ave Hampton, NH 03842	15 Perkins Ave Hampton, NH 03842			
Proximity to Subject		0.18 miles NW	0.38 miles N	0.02 miles SW			
Sale Price	\$ 199,000	\$ 252,500	\$ 270,000	\$ 275,000			
Sale Price/Gross Liv. Area	\$ 167.79 sq.ft.	\$ 345.89 sq.ft.	\$ 271.08 sq.ft.	\$ 256.77 sq.ft.			
Data Source(s)	NHMLS # 4606763;DOM 32		NHMLS # 4033810;DOM 192	NHMLS # 4508397;DOM 208			
Verification Source(s)	Deed/Tax rec/exterior insp		Deed/Tax rec/exterior insp	Deed/Tax rec/exterior insp			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s01/17;Unk		s06/17;Unk		s05/17;Unk	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1307 sf	2614 sf	0 3920 sf	0 3920 sf		0	
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Cottage	DT1;Ranch	0 DT1;Ranch	0 DT1;Cottage		0	
Quality of Construction	Q4	Q4	Q3	-10,000 Q3		-10,000	
Actual Age	77	57	0 57	0 40		0	
Condition	C4	C4	C3	-10,000 C3		-10,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	+2,000	Total Bdrms. Baths	
Room Count	5 3 1.0	5 3 1.0		5 2 1.0	0	5 3 1.0	
Gross Living Area	1,186 sq.ft.	730 sq.ft.	+6,840	996 sq.ft.	+2,850	1,071 sq.ft.	+1,725
Basement & Finished Rooms Below Grade	Osf	Osf		Osf		Osf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Gas/Fha	Gas/Fha		Gas/Fha		Gas/Fha	
Energy Efficient Items	Wnuds & Doors	Wnuds & Doors		Wnuds & Doors		Wnuds & Doors	
Garage/Carport	1dw	1dw		1dw		1dw	
Porch/Patio/Deck	Porch/Deck	Porch	+1,000 None	+3,000 Deck		+2,000	
Additional amenity	None	Fireplace	-3,000 None		None		
Appeal to the market	Average	Good	-5,000 Good	-5,000 Good		-5,000	
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -160	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -17,150	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -21,275	
Adjusted Sale Price of Comparables		Net Adj. 0.1 %		Net Adj. 6.4 %		Net Adj. 7.7 %	
		Gross Adj. 6.3 % \$ 252,340		Gross Adj. 12.2 % \$ 252,850		Gross Adj. 10.4 % \$ 253,725	

SALES COMPARISON APPROACH

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explainMy research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) NHMLS/DEED/TOWN

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) NHMLS/DEED/TOWN

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	01/25/2017			
Price of Prior Sale/Transfer	\$240,500			
Data Source(s)	Town rec/Deed	NHMLS/Town rec/Deed	NHMLS/Town rec/Deed	NHMLS/Town rec/Deed
Effective Date of Data Source(s)	09/13/2017	09/13/2017	09/13/2017	09/13/2017

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has been transferred within the last three years as a REO 01/07/2017 and the comparables have not been sold within the last year. Research used was MLS, Town records and subjects deed. Deed was verified using the phone and online services. The sales/ comps where also researched going back 36 months using town records, deeds and exterior inspection. No other credible listings or sales were found. Subject is currently assessed by the town for \$250,700.

Summary of Sales Comparison Approach \*See attached addendum. Comp#1 was used for bracketing the price and value due to the lack of any other worthy comparables. Comp#1 shows lower value due to motivated seller sharply reduced price. Comp#1,2&3 were given equal weight because they all contribute to the subjects market value and were the only worthy comparables available that are best . The appraiser was not able to bracket the sale condition being a REO . The line adjustment for REO and additional repairs need is under appeal to the market which includes upgrades needed The appraiser wide contact price and opinion value is believed to be poor marketing, Subject has been adjusted for any apparent repairs or upgrades needed. I reached out to realtor and he said low price is due to limited parking and being in the flood plan which all the comparable have only variance is lack of interest. My research shows this house even after being adjusted for repairs and appeal still selling for less than the market value . The appraiser found there was no explanation for the sharp reduction other than poor marketing.

Indicated Value by Sales Comparison Approach \$ 253,000

Indicated Value by: Sales Comparison Approach \$ 253,000 Cost Approach (if developed) \$ 248,150 Income Approach (if developed) \$

The cost approach was not used because it's misleading due to the fact that it's derived by the cost of replacing the materials and not what the typical market buyer will pay. Income approach was discarded due to lack of verification of rental contracts. Sales approach was found to be most accurate. Most weight given to Comp# 2 having least amount of total net% adjustment. Comp#1 & Comp# 3 used for bracketing the adjusted value. This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 253,000 , as of 09/13/2017 , which is the date of inspection and the effective date of this appraisal.

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 2 of 6

Fannie Mae Form 1004 March 2005

## Uniform Residential Appraisal Report

File # 5284561

\*\*\* The appraiser does hereby certify that this report was completed in compliance within all DODD-FRANK ACT guidelines and the appraisal independence requirements of the TRUTH IN LENDING ACT. That no employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on the behalf of the lender has influenced or attempted to influence the development, reporting, result or review of the assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or any other manner. I have not been contacted by anyone other than the intended Lender/client as identified on the 1st page of this report, borrower, or designated contact to make an appointment to enter the property.

The subject and comparables all have the same functional utility.

The subject has a public water and public sewer as do all the comparables used in this report which is typical for the area and not considered adverse to the subjects marketability. The subject and all the comparables all have the same zoning and same utility and the heating source is sufficient to heat the entire dwelling and it complies with local codes

The appraiser has attached a list to this report of similar sales given consideration and a list of current listings given consideration. These sales & listings are not all considered comparables but were given consideration because they are similar in size, age or location and were in line with guidelines and requirements set forth by the client/intended user. The subjects market is consider stable using the Law of Economics supply & demand.

The appraiser has obtained all information from town hall records and deeds. The subject's town record is attached for verification of legal description and physical address. The NHMLS- (New England Real Estate Network) was used as a reference. The NHMLS not considered reliable because the information is developed by realtors as a marketing tool only. The appraiser does not consider Value Comps reliable because they are not required to verify information used. They too are a 3rd party that is not considered public record. The appraiser researched all the sales and listings used in this report using the same means of information. By looking at their deeds and obtaining the town tax card which is how they are legally being taxed. The appraiser also reached out to realtors and other appraisers for information and verification. Information from prior appraisals cannot be used in this report due to this is entirely different report and and conditions and adjustments made are made for this report and not another.

No personal items were used in the report for final opinion of value because they are not considered a permanent fixture or an amenity. Appliances are considered personal items and were not given any weight in the opinion of value.

Location: Subject is in a rural location.

Rural Location is determined by S.M.S.A-(Standard Metropolitan Statistical Area).

Rural location by S.M.S.A standards depicts rural area by population and not location.

The property has no record of ever been anything other than a residential property.

There is no adverse affect to subjects marketability due to location or zoning.

Zoning Compliance :

Subject is Legal non conforming due to zoning change. Due to lot size and frontage. No adverse affect to subject marketability due to subject being grandfathered and may be rebuilt 100% on same foot print with proper permits from town building dept within 2 years.

## COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Appraiser used town property assessment tax card and extraction method to determine the site value. Lack of comp site sales available & limited time to gather information results in an extraordinary assumption. Cost approach should not be compared to opinion of value or given any weight because it's developed using the replacement cost and is typically used for insurance purposes only.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$ 154,000
Source of cost data B. Supply / builders	DWELLING 1,186 Sq.Ft. @ \$ 104.00 ..... = \$ 123,344
Quality rating from cost service 60 Effective date of cost data 02/04/2017	0 Sq.Ft. @ \$ ..... = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	amenities ..... = \$ 5,000
See attached building sketch for a particular dimensions. The site value is typically 25% of the subject properties total assessed value. Exceeding this percentage does not affect the subject marketability or reflect anything but the highest best use. Depreciation was determined by the remaining economic life of the subject in all its improvements. Functional adjustment is for amenities not given the same return on the value as their cost to replace.	Garage/Carport Sq.Ft. @ \$ ..... = \$
Estimated Remaining Economic Life (HUD and VA only) 40 Years	Total Estimate of Cost-New ..... = \$ 128,344
	Less Physical Functional External
	Depreciation 42,777 6,417 ..... = \$( 49,194)
	Depreciated Cost of Improvements ..... = \$ 79,150
	"As-is" Value of Site Improvements ..... = \$ 15,000
	INDICATED VALUE BY COST APPROACH ..... = \$ 248,150

## INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach  
Summary of Income Approach (including support for market rent and GRM)

## PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion.

Does the project contain any multi-dwelling units?  Yes  No Data Source

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

# Uniform Residential Appraisal Report

File # 5284561

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1.1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2.2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3.3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4.4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

# Uniform Residential Appraisal Report

File # 5284561

**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

## Uniform Residential Appraisal Report

File # 5284561

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

**APPRAISER** ALAN SCOTT

Signature   
 Name Alan Scott  
 Company Name A E Appraisals  
 Company Address 1 HICKORY LANE  
 HOLLIS, NH 03049  
 Telephone Number (603) 465-2341  
 Email Address ascott@tds.net  
 Date of Signature and Report 09/15/2017  
 Effective Date of Appraisal 09/13/2017  
 State Certification # NHCR-840  
 or State License #  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State NH  
 Expiration Date of Certification or License 08/31/2018

**ADDRESS OF PROPERTY APPRAISED**

14 Perkins Ave  
 Hampton, NH 03842  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 253,000

**LENDER/CLIENT**

Name LENDER X  
 Company Name Academy Mortgage  
 Company Address 339 West 13490 South, Draper, UT 84020  
 Email Address \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

**SUBJECT PROPERTY**

Did not inspect subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_  
 Did inspect interior and exterior of subject property  
 Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**

Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

## Uniform Residential Appraisal Report

File # 5284561

FEATURE		SUBJECT		COMPARABLE SALE #4			COMPARABLE SALE #5			COMPARABLE SALE #6				
SALES COMPARISON APPROACH	Address		14 Perkins Ave Hampton, NH 03842		28 Diane Ln Hampton, NH 03842			98A Island Path Hampton, NH 03842						
	Proximity to Subject				0.45 miles N			0.56 miles NW						
	Sale Price		\$ 199,000		\$ 279,900			\$ 299,900			\$			
	Sale Price/Gross Liv. Area		\$ 167.79 sq.ft.		\$ 364.45 sq.ft.			\$ 232.12 sq.ft.			\$ sq.ft.			
	Data Source(s)				NHMLS # 4616450;DOM 222			NHMLS # 4620231;DOM 192						
	Verification Source(s)				Deed/Tax rec/exterior insp			Deed/Tax rec/exterior insp						
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment			
	Sales or Financing Concessions				Listing 0:0			Listing 0:0						
	Date of Sale/Time				Active			-2,799 Active			-2,999			
	Location		N;Res;		N;Res;			N;Res;						
	Leasehold/Fee Simple		Fee Simple		Fee Simple			Fee Simple						
	Site		1307 sf		1742 sf			0 11326 sf			-10,000			
	View		N;Res;		N;Res;			N;Res;						
	Design (Style)		DT2;Cottage		DT1;Cottage			0 DT2;New Engl			0			
	Quality of Construction		Q4		Q3			-10,000 Q3			-10,000			
	Actual Age		77		167			0 77						
	Condition		C4		C3			-10,000 C3			-10,000			
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
	Room Count		5	3	1.0	5	3	1.0	5	3	1.0			
	Gross Living Area		1,186 sq.ft.			768 sq.ft.			+6,270 1,292 sq.ft.			-1,590 sq.ft.		
Basement & Finished Rooms Below Grade		Osf		Osf			Osf							
Functional Utility		Average		Average			Average							
Heating/Cooling		Gas/Fha		Gas/Fha			Gas/Fha							
Energy Efficient Items		Wnds & Doors		Wnds & Doors			Wnds & Doors							
Garage/Carport		1dw		1dw			2dw			0				
Porch/Patio/Deck		Porch/Deck		Porch/Deck			Porch			+1,000				
Additional amenity		None		None			None							
Appeal to the market		Average		Good			-10,000 Good			-10,000				
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -26,529			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -43,589			<input type="checkbox"/> + <input type="checkbox"/> - \$				
Adjusted Sale Price of Comparables				Net Adj. 9.5 %			Net Adj. 14.5 %			Net Adj. %				
				Gross Adj. 14.0 % \$ 253,371			Gross Adj. 15.2 % \$ 256,311			Gross Adj. % \$				
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).														
SALE HISTORY	ITEM		SUBJECT		COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6			
	Date of Prior Sale/Transfer		01/25/2017											
	Price of Prior Sale/Transfer		\$240,500											
	Data Source(s)		Town rec/Deed		NHMLS/Town rec/Deed			NHMLS/Town rec/Deed						
	Effective Date of Data Source(s)		09/13/2017		09/13/2017			09/13/2017						
Analysis of prior sale or transfer history of the subject property and comparable sales								Comparables may have some additional upgrades or amenities. Cannot be adjusted with out appraiser having access to them. Appeal and condition can be considered personal taste per typical market buyer. No credit given because some could be illegal or non-conforming and may change the utility. No mention or credit given to these items because it would be misleading. Appraiser reached out to realtors and appraisers for information for verification. It is an extra ordinary assumption the info is correct without physical inspection made. No personal property has been included with the subject or given any credit.						
Analysis/Comments Comps# 4&5 were added to support the opinion of value of sales. These are active listings adjusted under date/time for future concessions and negotiations which were determined thru prior listings and sales. Most prospective buyers try to get some of the realtors commission off the asking price. The 1% active vs sale price is determined by all the sales in the area, not just the subjects comparables using typical or fair market pricing. Please note this is not a guaranteed adjustment and is figured on the high end in favor of the buyer.														
Comps# 4&5 show higher value because they are over priced for marketing purposes. They were used because of the lack of any other paired listings. See attached snap shot of comparable listings found.														
Comps#4&5 are listings and do not set the the market range.														
The formula used to determine the grid adjustments needed because of the lack of a recent paired sale or listings is the list of similar sales and listings attached to this report. The appraiser used Matched Pair Analysis and typical market buyers to determine what a typical market buyer is willing to pay for an upgrade or amenity that is not wanted or needed. Also used was Historical Paired Analysis & the opinion of local brokers and their historical analysis. This has no adverse affect on the subject or its marketability. The adjustments were made for appeal to the market only and not cost to replace or personal taste. Please see attached addendum for extended search for comparables and the results.														
The appraiser did not use any concessions, adjustments or contract dates on sales because of the lack of verifiable information due to time limitation and unreturned calls to realtor and sale appraiser. A reasonable effort was made to obtain any concession, contract dates or find any special financing. Any special financing found or concession produced after the effective date of this report may be considered an extra ordinary assumption. The appraiser did verify that the sales sold for their market price by review.														
Highest best use -The subject property highest best use has been determined to be "as improved". Appraiser researched the market for similar properties to support "as improved"														
1) Most profitable/ maximally productive - maximize owner capital investment.														
2) Economically Feasible- ideal use for producing the greater net profit.														
3) Physically Possible-meets required set backs and frontage needed .														
4) Legally Permitted-conforming to the area under current laws and zoning regulations.														

# Market Conditions Addendum to the Appraisal Report

File No. 5284561

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address	14 Perkins Ave	City	Hampton	State	NH	ZIP Code	03842
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Borrower	Raymond A Auletta
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**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	1	1	1	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.17	0.33	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	6.1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	252,500	270,000	275,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	32	61	90	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	0	280,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	90	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	0	0	99	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Higher price and increased market time is due to marketing. Once reduced, sold within the typical market time of 0-3 months. No concession adjustments were made because concessions are mainly given for closing cost. Closing costs have no direct impact on sale price, therefore cannot be adjusted with out more information. Reasonable effort was made to obtain any concessions that could impact price. Inventory analysis for these fields are for current comparables listings on the market. The listings are the only comp listings found going back 36 months. The information in the grid is for subject comparables and the overall trend is for the entire market.

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).

Appraiser found limited foreclosures in the area. These are not a factor and are in line with the market. Subject is not in a foreclosure area.

Information from sales was used to determine that arms length transactions still dictate the market in this area. The appraiser also found comps#3&4 exceeded the market time because of poor marketing. Once reduced, will follow market trend. The trend was determined by the competing market in the area, not by price or value.

Cite data sources for above information. Past appraisals done by the appraiser in subject market, deed, tax card, town records, NH MLS, realtors and other appraisers. Appraiser was not able to verify comp contract dates due to no return calls and limited time restraints. This client does not require it and it has no direct impact on subjects marketability. Lack of sales and listing to show any trend would just be misleading. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Above MC report is not an appraisal and doesn't determine the stability or declining of the market. Only a few similar sales were found to have similar conditions and amenities as the subject. They are adjusted to the typical market buyer wants and needs used in this report to determine an opinion of value.

Neighborhood stability conforms to Law of Economics. Subject neighborhood is stable at the effective date of this report.

Please note the inventory analysis is done for the subject property. Limited information available to determine the subjects market trend. MC Trend in this report is completed as subject, comparable sales and listings available.

If the subject is a unit in a condominium or cooperative project, complete the following:				Project Name:		
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature	Signature
Appraiser Name	Alan Scott
Company Name	A E Appraisals
Company Address	1 HICKORY LANE, HOLLIS, NH 03049
State License/Certification #	NHCR-840
State	NH
Email Address	ascott@tds.net
State License/Certification #	
State	
Email Address	

**Subject Photo Page**

Borrower	Raymond A Auletta		
Property Address	14 Perkins Ave		
City	Hampton	County	Rockingham
Lender/Client	Academy Mortgage	State	NH
		Zip Code	03842

**Subject Front**

14 Perkins Ave  
 Sales Price 199,000  
 Gross Living Area 1,186  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location N;Res;  
 View N;Res;  
 Site 1307 sf  
 Quality Q4  
 Age 77

**Subject Rear****Subject Street**

## Interior Photos

Borrower	Raymond A Auletta			
Property Address	14 Perkins Ave			
City	Hampton	County	Rockingham	State
Lender/Client	Academy Mortgage			NH Zip Code 03842



**Kitchen**  
**Dated**



**Living**



**Dining**



**Bathroom**



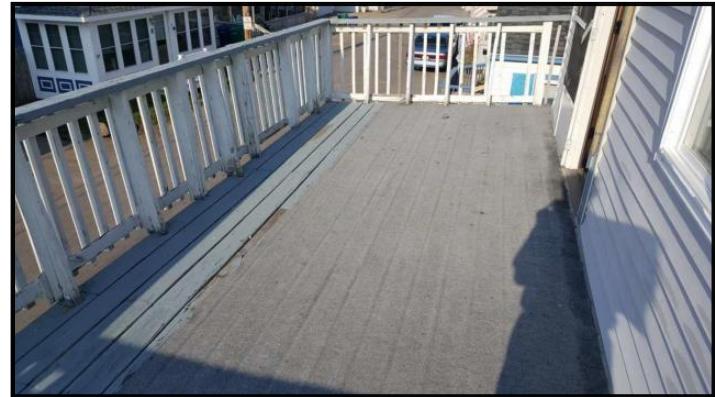
**Bedroom**



**Bedroom**

## Interior Photos

Borrower	Raymond A Auletta				
Property Address	14 Perkins Ave				
City	Hampton	County	Rockingham	State	
Lender/Client	Academy Mortgage		NH	Zip Code	03842

**Bedroom****Second Floor Deck****Attic Head and Shoulder Inspection****Furnace****Electrical****Water Tank**

## Interior Photos

Borrower	Raymond A Auletta				
Property Address	14 Perkins Ave				
City	Hampton	County	Rockingham	State	
Lender/Client	Academy Mortgage		NH	Zip Code	03842



**Front Door Damage**  
**ceiling dry wall coming down cost to cure**  
**unknown maybe water damage**

**Water Tank exhaust Not Hooked Up**



**Deck may need repair**  
**contractors estimate needed**

**Floor Boards water Damage**  
**contractors estimate needed**



**Left Side**



**Right Side**

## Comparable Photo Page

Borrower	Raymond A Auletta		
Property Address	14 Perkins Ave		
City	Hampton	County	Rockingham
Lender/Client	Academy Mortgage	State	NH
		Zip Code	03842



### Comparable 1

67 Hobson Ave	
Prox. to Subject	0.18 miles NW
Sale Price	252,500
Gross Living Area	730
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	2614 sf
Quality	Q4
Age	57



### Comparable 2

77 Brown Ave	
Prox. to Subject	0.38 miles N
Sale Price	270,000
Gross Living Area	996
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3920 sf
Quality	Q3
Age	57



### Comparable 3

15 Perkins Ave	
Prox. to Subject	0.02 miles SW
Sale Price	275,000
Gross Living Area	1,071
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3920 sf
Quality	Q3
Age	40

## Comparable Photo Page

Borrower	Raymond A Auletta		
Property Address	14 Perkins Ave		
City	Hampton	County	Rockingham
Lender/Client	Academy Mortgage	State	NH
		Zip Code	03842



### Comparable 4

28 Diane Ln	
Prox. to Subject	0.45 miles N
Sale Price	279,900
Gross Living Area	768
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	1742 sf
Quality	Q3
Age	167



### Comparable 5

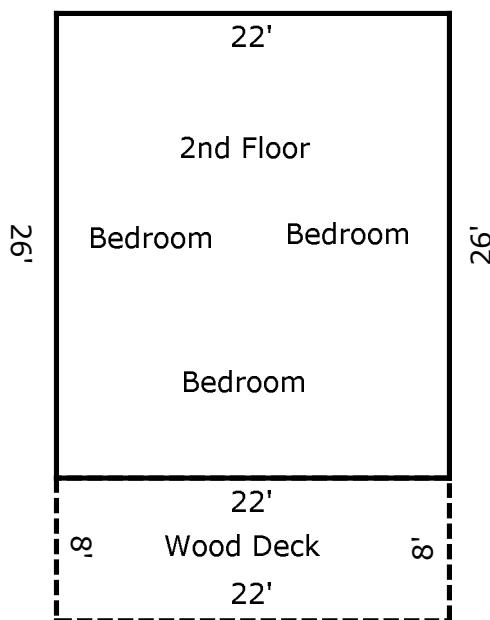
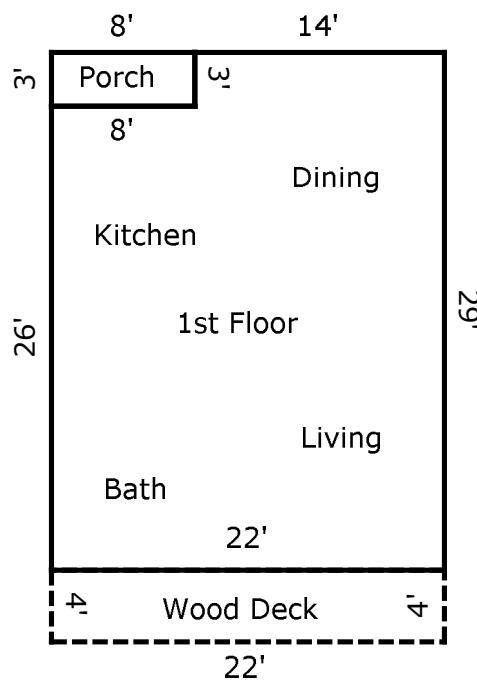
98A Island Path	
Prox. to Subject	0.56 miles NW
Sale Price	299,900
Gross Living Area	1,292
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	11326 sf
Quality	Q3
Age	77

### Comparable 6

Prox. to Subject	
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

## Building Sketch

Borrower	Raymond A Auletta				
Property Address	14 Perkins Ave				
City	Hampton	County	Rockingham	State	
Lender/Client	Academy Mortgage		NH	Zip Code	03842



TOTAL Sketch by a la mode, inc.

### Area Calculations Summary

Living Area	Calculation Details
First Floor	$22 \times 26 = 572$ $3 \times 14 = 42$
Second Floor	$22 \times 26 = 572$
<b>Total Living Area (Rounded):</b>	<b>1186 Sq ft</b>
Non-living Area	
Wood Deck	$22 \times 8 = 176$
Wood Deck	$22 \times 4 = 88$
Open Porch	$3 \times 8 = 24$

## Supplemental Addendum

File No. 5284561

Borrower	Raymond A Auletta			
Property Address	14 Perkins Ave			
City	Hampton	County	Rockingham	State
Lender/Client	Academy Mortgage		NH	Zip Code
09/13/2017				

### Sales Comparison Analysis - Summary of Sales Comparison Approach

**Not able to bracket** the appeal , porch/deck, site , age and GLA. This is not uncommon to the subject market, due to the lack of worthy comparables in the subjects market .This has no adverse affect to subjects marketability because the appraiser found thru tax records that there are several homes similar to the subject age, site size and utility within 1 mile of the subject.These have not been marketed in the past 3-4 yrs.Consequently,they could not be used as recent sold comparables supporting the appraiser opinion of subject, conforming with the area and not over developed. The appraiser made **an across the board** adjustment for GLA and appeal because of the above sales conditions, which has no adverse affect to subjects marketability.

Subject neighborhood is made up of mostly single-family homes with no adverse conditions. The **remaining 25% land-use** is presently vacant land with no effect on marketability. Subject is close to fire, police, goods and services.Value ranges are as appeared in the report,all being within the subject market boundaries

The sales used as **Comp#1,2,3,4&5 were used after an expanded search**. They were found to be the best and only worthy comparables that could be used without misleading the opinion of value.See Attached expanded comparable search and results.

**Comp#1** . Comp#1 was used support the opinion of value and bracketing the price and opinion of value. Comp#1 exceeds the 25% GLA variance Comp#1 was used because it is a worthy comparable and is located within the subjects market boundaries .

**Most weight given equally to comp#1,2&3 used support by local brokers and prior appraisals use** Qualitative Adjustments .Bracketing supported with #1,2&3 adjusted values. This was determined by local brokers and historic analysis using prior appraisals and sales for this area. This has no adverse affect to subject marketability.

**Comp#3** Comp#3 was used support the opinion of value and bracketing the price and opinion of value. This adjustment was determined by historic analysis from prior appraisals.This has no adverse affect to subjects marketability.

**Comp#4** is a Listing and was only added per clients request for 2 listings.Comp#4 exceeds the 25% GLA variance.This has no adverse affect to subjects marketability.

**Comp#5** is a Listing and was only added per clients request for 2 listings. This has no adverse affect to subjects marketability.

The **appraiser did exceed the 15% unadjusted price** which has no adverse affect to subjects marketability.

**Site** - No site adjustment made **within 3000 sqft** for the market area compared to subject site size. This was determined thru Match Paired Analysis which supports any Surplus Site being offset by increase or decrease in taxes making the adjustment for privacy or appeal only.This was supported by Substitution Theory.Sites were values "as improved" or in current use only, or an autonomous highest and best use. Surplus land is considered just an amenity and only a nominal adjustment was made for exceeding the guideline.Privacy and appeal determined thru a functional adjustment on the cost approach and historic analysis.

Determined by using the functional adjustment on the cost approach for amenities that do not bring the same return as the market value at this time.Local broker and the prior appraisals also used to determine the site market value

**Age**- No age adjustment made **within 5 years**. Similar effective age and utility as the subject property. Comp#1&4 adjusted for exceeding the tolerance allowed before an adjustment is warranted for the variance in age. This has no adverse affect to subject marketability. The adjustment is nominal due to subject and comparables have similar appeal to the subjects market. **This** was determined thru local brokers and historic analysis for what a typical market buyer is willing to pay for the variance in the open market. No adverse affect to subjects marketability.Comps were used being worthy comparables and located within the subjects market boundaries.

**Date&Time**- The appraiser has determined thru historic analysis that during a stable market, no time or date adjustment are warranted.The **subjects market has been stable for the past 2 years and warrants no adjustment for time for the past 2 years**.

**Style** - Using Paired Data Analysis, the appraiser found that no style adjustment was warranted because the subject and all the comparables used have the same functional utility.Subject and the comparables considered Homogeneity. **No style adjustment warranted for Comp#1,2,3,4&5**.Appraiser has determined that 2 bedroom vs. 3 bedroom warrants no adjustment,due to similar appeal to the typical market buyer .No adverse affect to subjects marketability.

**Quality & Condition** -Physically inspected and found to have **C4 & Q4 condition**. See attached UAD definitions.

## Supplemental Addendum

File No. 5284561

Borrower	Raymond A Auletta			
Property Address	14 Perkins Ave			
City	Hampton	County	Rockingham	State
Lender/Client	Academy Mortgage		NH	Zip Code
				03842

The appraiser has determined this thru town records, General Data, Specific Data and Secondary Data. Some data and photos used in the NHMLS were found to be misleading and not reliable. MLS is used mostly used as a marketing tool. The appraiser found visiting the town hall and spending extra time on history of the subject and comparable data was more informative. If the town had no record of improvements no credit was given because it may not be legal or conforming to their requirements.

**Formula used for adjustment grid-** Was determined thru what the market dictates or mandates using the appraisers experience and knowledge of the subjects market for over 20 years. Also, using opinion of local brokers, prior appraisals and historic analysis. The **adjustment for amenities and extras** are determined by what drives the market for typical market buyers and what they would be willing to pay for something they don't want or need in the subjects market boundary.

Value adjustments on the grid is for **Cost to replace or upgrade** - using a percentage that is rounded to the nearest \$1000 of what the market dictates for any inferior or superior item due to items that may be directly impacted by personal taste, which cannot be adjusted. Eliminating personal taste could be accomplished if more worthy comparables were available by using a paired analysis which is not supported in the subjects market at this time. See attached time & date addendum.

Also included is a sensitivity adjustment for **\$15 sqft GLA** which was used as a quantitative adjustment made by using a percentage of the cost to replace round to nearest \$5 GLA. You cannot incorporate the actual cost to replace which is the (Cost Approach) vs (Sales Comparison approach) that would require some personal taste which cannot be used for adjustment the Sale Approach for opinion of value. The adjustment is made by what which drives the market using what the typical market buyer is will to pay for something that could be effected by personal taste. Using such an adjustment as the actual cost per sqft would make no sense and would exceed the gross, net and line adjustment allowed. Adjustments made for additional quality and condition cannot be determined solely on their own merit using C&Q 1,2,3,5 or 6 UAD definitions. This has no adverse affect to subjects marketability.

Any sales or listing found within the subject market boundaries after submittal of this report- Appraiser reserves the right to review and determine whether that could be considered a worthy comparable due to the limited time given for research and development. See attached expanded search and results for sales and listing given consideration.

**The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.**

The **intended user** of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser. The intended user of this appraisal report is **Academy Mortgage** with its collateral analysis and/or portfolio management. The level and depth of analysis must be consistent with the complexity of the subject properties and the marketplace in accordance with the best industry standards and policies.

The scope of the appraisal includes data compiled and gathered by the appraiser from the following sources: Physical inspection of subject property and all its improvements. Appraiser researched any and all tax records and deed records when available to him for subject and comparables. Also, when possible, contacted realtors and town building inspector to verify the improvements and zoning conditions. All sources and data utilized are considered to be accurate and reliable. **Appraiser does not recognize any 3rd party data obtained from the internet such as Collateral Analytics, Value Comp, Zillow, Trulia.** Not verifiable and could be misleading. Any data found to be unreliable or misleading was discarded and was not used in this report. All sources have been noted where appropriate and all data has been confirmed when possible. **Any variance in CU reports** concerning this report is due to information that was verified for this report vs lack of verification of information gathered for prior reports done by the appraiser. Using information from another report under different conditions would be misleading and is considered merging and is not ethical.

**Comparable contract dates** could only be noted in MLS. MLS is known to be misleading and not always updated. Apply them without additional verification would be misleading. Therefore they have been omitted from this report. Contract date have no direct impact on the market conditions because of limited sales & listing are not enough to support any market trends.

The **appraiser did measure GLA and found 1186 sqft.** Town records show 1186 sqft. No Variance noted. No adverse affect to subjects marketability.

The **comparable photos are taken by appraiser during the development of this report** which may or may not depict their condition at the time of the sale.

The comparables were inspected from the street only to determine their appeal to the market and determine if they are worthy of being comparable to the subject property.

The legal description and parcel ID were verified by town tax records, deed and verified through the county legal description which is attached to this report for client viewing. To the best of appraiser knowledge, the correct information has been used in this report and verified by the tax information and USPS. Taxes are determined by most recent available. Appraiser has used a automated system to pull the flood map and to the best of his knowledge the information obtained thru (Alamode software) is correct. No variance in owner of Tax records and borrower listed on this order. See attached legal and deed for verification.

**I have not performed a service, as an appraiser regarding the property or in any other capacity, regarding the property** that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Appraiser has appraised in this area for over 20 years and has completed 5 reports in this area in the last 3 months.

The estimated remaining economic life of the subject property is determined to be 40 years.

The appraisers opinion of exposure time is estimated to be 3-6 months

The appraisers opinion of value for Market Time is estimated to be 0-3 months.

**Supplemental Addendum**

File No. 5284561

Borrower	Raymond A Auletta			
Property Address	14 Perkins Ave			
City	Hampton	County	Rockingham	State
Lender/Client	Academy Mortgage		NH	Zip Code
			03842	

09/13/2017

Expanded

Search parameters and results

The appraiser has exhausted the search within subjects market boundaries and the client search parameters, then expanded search to 24 months and 10 miles. This expanded search was not made to determine the value but to make an attempt to find any other credible comparables to help with bracketing amenities or special assessments of the subject property. In the expanded search, the **BEST available similar characteristic comparables** were chosen by functional utility compared to the subject property and adjusted accordingly. Appraiser found only 5 properties (3 sales and 2 current market listing) could be used because they are the **only ones considered to be worthy comparables** and are the best available. These comps were used because they are in the same buyers market as the subject. All adjustments made from comparable dissimilarities are market derived according to FNMA guidelines.

The appraiser also found some sales that were similar in age, size and room count but are not considered in the subject competing market because of their sale conditions and physical condition. Criteria that would make them worthy comparables for the subject property was applied for typical prospective market buyers of the subject property.

The limited listings and sales found and used in this report were not used for their price but by the definition of worthy comparables which is sales and listings properties that compete with the subject property. This is determined by applying the criteria that would be used by a prospective buyer of the subject property.

Appraiser has attached a list of listings and sales that were given consideration because of the similarities to the subject property only. Appraiser did exceed the 1 mile and 6 month guideline on sale date because of the lack of paired sales. This has no adverse affect to subjects marketability.

The **appraiser crossed major routes to find comparables because lack of paired sales**. This in no way has an adverse effect on the subject marketability.

**Typically in a rural market comps are located within 5 miles.** Appraiser was forced to exceed the 6 month guideline due to the lack of any other paired sales. This has no adverse affect to subjects marketability.

Dates and guidelines used for determining comparables and the stability of the market values 09/13/2014 thru 09/13/2017.

**Expanded search to 24 months and 10 miles.**

**GLA research** 600sqft - 2000 sqft. **Bedroom count** researched was from 1 to 4 bedrooms. **Age** was researched between 5-150 yrs. **Baths** were researched from only .1 bath thru 3 bathrooms. Exceeding any of these would be misleading. This has no adverse affect to subjects marketability.

**The following page has a list of sales and listings that were used in the expanded search results and given consideration only because the ones in the report are considered worthy comparables .**

## Similar Active Listing Given Consideration

#	<input type="checkbox"/>	PicCox	Pics	Status	MLS #	Property Type	Address	City	Date - MLS List	Price	Bedrooms - Total	Baths - Total	SqFtTotFn	DOM
1	<input type="checkbox"/>	<a href="#">12</a>		AUC	<a href="#">4617079</a>	Single Family	14 Perkins Avenue	Hampton	2/6/2017	\$199,900	3	1	1,186	192
2	<input type="checkbox"/>	<a href="#">27</a>		PE	<a href="#">4632679</a>	Single Family	19 Johnson Avenue	Hampton	5/10/2017	\$219,900	3	1	727	84
3	<input type="checkbox"/>	<a href="#">21</a>		AUC	<a href="#">4634616</a>	Single Family	11 Jo Ann Lane	Hampton	5/16/2017	\$249,900	3	1	728	101
4	<input type="checkbox"/>	<a href="#">6</a>		AUC	<a href="#">4658166</a>	Single Family	64 Moulton Road	Hampton	9/8/2017	\$269,900	2	1	868	1
5	<input type="checkbox"/>	<a href="#">8</a>		A	<a href="#">4616450</a>	Single Family	28 Diane Lane	Hampton	2/1/2017	\$279,900	3	1	768	223
6	<input type="checkbox"/>	<a href="#">28</a>		AUC	<a href="#">4653390</a>	Single Family	91 Mill Road	Hampton	8/14/2017	\$284,900	3	1	1,099	26
7	<input type="checkbox"/>	<a href="#">32</a>		A	<a href="#">4620231</a>	Single Family	98A Island Path	Hampton	3/3/2017	\$299,900	4	2	1,292	193
8	<input type="checkbox"/>	<a href="#">34</a>		A	<a href="#">4658413</a>	Single Family	185 High	Hampton	9/11/2017	\$309,000	2	2	1,368	1
9	<input type="checkbox"/>	<a href="#">40</a>		A	<a href="#">4501352</a>	Single Family	68 HOBSON AVENUE	Hampton	4/22/2017	\$319,000	2	2	990	143
10	<input type="checkbox"/>	<a href="#">16</a>		A	<a href="#">4655391</a>	Single Family	8 Hutchinson Drive	Hampton	8/23/2017	\$324,900	3	1	960	20
11	<input type="checkbox"/>	<a href="#">30</a>		PE	<a href="#">4632884</a>	Single Family	10 Ruth Lane	Hampton	5/10/2017	\$324,900	3	1	1,037	74
12	<input type="checkbox"/>	<a href="#">27</a>		A	<a href="#">4653300</a>	Single Family	516 High Street	Hampton	8/13/2017	\$329,000	2	2	1,120	30
13	<input type="checkbox"/>	<a href="#">15</a>		A	<a href="#">4654543</a>	Single Family	35 Mooring Drive	Hampton	8/18/2017	\$339,900	3	1	768	25
14	<input type="checkbox"/>	<a href="#">26</a>		AUC	<a href="#">4657149</a>	Single Family	27 Seaview Avenue	Hampton	9/4/2017	\$345,000	2	1	1,198	5
15	<input type="checkbox"/>	<a href="#">34</a>		A	<a href="#">4645036</a>	Single Family	30 Highland Avenue	Hampton	7/3/2017	\$350,000	5	3	1,212	71

## Similar Closed Listings Given Consideration

?	<input type="checkbox"/>	PicCor	Pics	Status	MLS #	Property Type	Address	City	Date - MLS List	Price	Bedrooms - Total	Baths - Total	SqFtTotFn	DOM
1	<input type="checkbox"/>		16	CL	<a href="#">4631647</a>	Single Family	85 Church Street	Hampton	7/6/2016	\$200,000	3	1	1,008	299
2	<input type="checkbox"/>		25	CL	<a href="#">4450963</a>	Single Family	98B Island Path	Hampton	9/15/2015	\$207,000	3	1	800	337
3	<input type="checkbox"/>		18	CL	<a href="#">4606763</a>	Single Family	67 Hobson Avenue	Hampton	10/27/2016	\$252,500	2	1	730	32
4	<input type="checkbox"/>		20	CL	<a href="#">4621438</a>	Single Family	11 A Nudd Avenue	Hampton	3/10/2017	\$256,500	3	1	839	29
5	<input type="checkbox"/>		22	CL	<a href="#">4618136</a>	Single Family	77 Brown Avenue	Hampton	2/15/2017	\$270,000	2	1	996	61
6	<input type="checkbox"/>		12	CL	<a href="#">4620065</a>	Single Family	12 Jo-Ann Lane	Hampton	3/1/2017	\$272,500	3	1	1,051	120
7	<input type="checkbox"/>		22	CL	<a href="#">4508397</a>	Single Family	15 Perkins Ave.	Hampton	8/5/2016	\$275,000	4	1	1,071	208
8	<input type="checkbox"/>		26	CL	<a href="#">4485857</a>	Single Family	90 Landing Road Road	Hampton	6/6/2016	\$285,000	3	1	1,360	61
9	<input type="checkbox"/>		26	CL	<a href="#">4512691</a>	Single Family	24 Walnut Avenue	Hampton	8/29/2016	\$290,000	3	1	792	5
10	<input type="checkbox"/>		23	CL	<a href="#">4611088</a>	Single Family	229 High Street	Hampton	1/3/2017	\$290,000	3	2	1,570	16
11	<input type="checkbox"/>		36	CL	<a href="#">4624690</a>	Single Family	10 Acadia Avenue	Hampton	3/31/2017	\$300,000	2	1	868	17
12	<input type="checkbox"/>		35	CL	<a href="#">4609321</a>	Single Family	6 Tucker Lane	Hampton	11/16/2016	\$305,000	3	1	1,260	1
13	<input type="checkbox"/>		40	CL	<a href="#">4623258</a>	Single Family	13 Morningside Drive	Hampton	3/23/2017	\$305,000	2	1	1,148	4
14	<input type="checkbox"/>		23	CL	<a href="#">4623263</a>	Single Family	15 Thorwald Avenue	Hampton	3/21/2017	\$307,000	2	1	984	15
15	<input type="checkbox"/>		24	CL	<a href="#">4605012</a>	Single Family	31 Nudd Avenue	Hampton	10/20/2016	\$320,000	4	1	960	50
16	<input type="checkbox"/>		25	CL	<a href="#">4630565</a>	Single Family	37 Seaview Avenue	Hampton	4/30/2017	\$320,000	1	1	1,054	15
17	<input type="checkbox"/>		15	CL	<a href="#">4509228</a>	Single Family	514 High St.	Hampton	8/9/2016	\$325,000	2	1	840	6
18	<input type="checkbox"/>		26	CL	<a href="#">4608289</a>	Single Family	28 Highland Avenue	Hampton	11/8/2016	\$325,000	3	2	1,524	140
19	<input type="checkbox"/>		22	CL	<a href="#">4513013</a>	Single Family	9 Linden Lane	Hampton	8/30/2016	\$327,500	3	1	1,118	82
20	<input type="checkbox"/>		6	CL	<a href="#">4622841</a>	Single Family	2 Trafford Road	Hampton	4/7/2017	\$333,000	3	1	960	4
21	<input type="checkbox"/>		36	CL	<a href="#">4619682</a>	Single Family	8 Patricia Street	Hampton	3/1/2017	\$371,000	3	2	1,680	3
22	<input type="checkbox"/>		20	CL	<a href="#">4625798</a>	Single Family	20 Seaview Avenue	Hampton	4/6/2017	\$372,500	2	1	1,053	15
23	<input type="checkbox"/>		40	CL	<a href="#">4613976</a>	Single Family	42 Carolan Avenue	Hampton	1/12/2017	\$379,000	3	2	1,344	7
24	<input type="checkbox"/>		35	CL	<a href="#">4470192</a>	Single Family	112 North Shore Road	Hampton	2/5/2016	\$395,000	3	3	1,494	366

## Purchase and Sale Agreement

dotloop signature verification: [www.dotloop.com/my/verification/DL27141378132D82](http://www.dotloop.com/my/verification/DL27141378132D82)

REO # P160FC6

### REAL ESTATE PURCHASE ADDENDUM

This Real Estate Purchase Addendum ("Addendum") is to be made part of, and incorporated into, the Real Estate Purchase Contract (the "Contract"), between Fannie Mae ("Seller") and Raymond Aulett ("Purchaser") for the property and improvements located at the following address: 14 PERKINS AVE HAMPTON, NH 03042 ("Property"). As used in this Addendum, the Contract, Addendum and any riders thereto shall be collectively referred to as the "Agreement".

The Seller and the Purchaser agree as follows:

1. Offer:

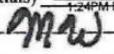
- (a) Acknowledgement of Sufficient Offer: The Purchaser has offered to purchase the property for a purchase price in the amount of \$189,000.00 in accordance with the terms set forth in the Agreement ("Offer"). The Seller has reviewed the Offer and deemed it sufficient for acceptance.
- (b) Acceptance of Offer: Notwithstanding Seller's acknowledgement that the Offer is sufficient for acceptance, the Purchaser agrees that the Agreement remains subject to acceptance by the Seller and must be signed by all parties in order to be binding. The Agreement shall be effective as of the date of execution by Seller ("Effective Date"). The Purchaser's earnest money deposit of \$5,000.00 is to be placed in a trust account acceptable to the Seller within two (2) calendar days following the Effective Date. The Agreement, signed by the Purchaser and reflecting the terms as acknowledged by the Seller, must be received by the Seller within five (5) calendar days of the receipt of the notice that the Offer was sufficient for acceptance. If the Seller does not receive the signed Agreement by such date, the Purchaser's offer shall be deemed null and void. As used in this paragraph, the term "received by the Seller" means actual receipt of the Agreement by the Seller's listing agent.

The Purchaser shall present proof, satisfactory to the Seller, of the Purchaser's funds or prequalification for a mortgage loan in an amount and under terms sufficient for the Purchaser to perform its obligations under this Agreement. The prequalification shall include but is not limited to, a certification of prequalification or a mortgage loan commitment from a mortgage lender, a satisfactory credit report and/or proof of funds sufficient to meet the Purchaser's obligations under the Agreement. The Purchaser's submission of proof of prequalification is a condition precedent to the Seller's acceptance. The Seller may require the Purchaser to obtain, at no cost to the Purchaser, loan prequalification from a Seller approved third party lender. Notwithstanding any Seller required prequalification, the Purchaser acknowledges that Purchaser is free to obtain financing from any source.

2. Time is of the Essence: Settlement Date:

- (a) It is agreed that time is of the essence with respect to all dates specified in the Agreement. This means that all deadlines are intended to be strict and absolute.
- (b) The closing shall take place on a date ("Settlement Date") on or before September 29th 2017 ("Expiration Date"), unless extended in writing signed by the Seller and the Purchaser or extended by the Seller under the terms of the Agreement. The closing shall be held at a place so designated and approved by the Seller unless otherwise required by applicable law. The Purchaser has the right to make an independent selection of their own attorney, settlement company, escrow company, title company and/or title insurance company in connection with the closing. The date the closing takes place shall be referred to as the Settlement Date for purposes of the Agreement. If the closing does not occur by the Expiration Date, or in any extension, the Agreement is automatically terminated and the Seller may retain any earnest money deposit as liquidated damages.

PURCHASER (Initials)   
 08/17/17  
 1:24PM EDT

SELLER (Initials) 

FANNIE MAE FORM 001 (10/7/2014)

1

Created with [www.AMNForms.com](http://www.AMNForms.com)

**Verification Ownership/Deed**

BK 5798 PG 1686

Unofficial Document Unofficial D

Unofficial Document Unofficial Document

006957

**FORECLOSURE DEED**

Federal National Mortgage Association, a corporation duly established under the laws of the United States of America and having a usual place of business at 14221 Dallas Pkwy, Ste #1000, Dallas, TX 75254, holder of the following mortgage given by:

Daniel F. McCarthy and Martha A. Robinson-McCarthy to Mortgage Electronic Registration Systems, Inc., as nominee for Principal Residential Mortgage, Inc., dated October 8, 2002 and recorded with the Rockingham County Registry of Deeds at Book 3857, Page 2613

By power conferred by said Mortgage and the laws of the State of New Hampshire and in consideration of the sum of TWO HUNDRED FORTY THOUSAND FIVE HUNDRED AND 00/100 (\$240,500.00) DOLLARS grants to Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America of 14221 Dallas Pkwy, Ste #1000, Dallas, TX 75254, that portion of the Premises conveyed by said Mortgage and described more particularly in Exhibit "A" attached hereto.

The grantor and grantee are exempt from paying the New Hampshire state excise stamp tax by virtue of 12 United States Code §1452(e), §1723a, or §1825.

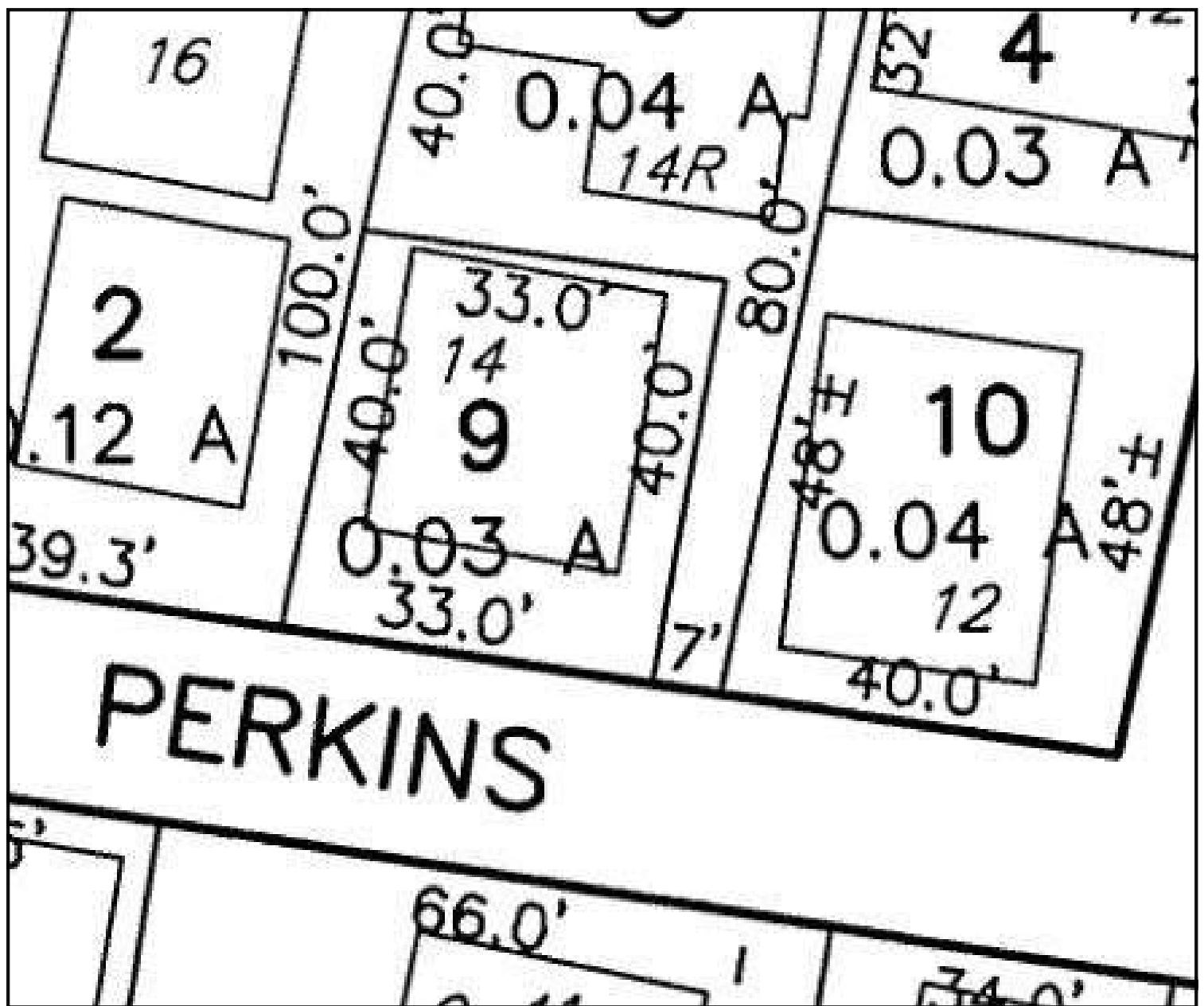
Property Address: 14 Perkins Avenue, Hampton, NH 03842

ROCKINGHAM COUNTY  
REGISTRY OF DEEDS

201003-1079

Unofficial Document Unofficial D

## Plat Map



## Current MLS - subject is on market

09/11/2017 11:26 AM	Note: Report includes internal fields.			M	H	W	D	Page 1 of 3																							
Residential / Single Family 4617079 Active Under Contract		14 Perkins Avenue Hampton	Unit/Lot #: NH 03842			Price - List Price - Closed	\$199,900																								
		<b>Year Built</b> 1940 <b>Style</b> Bungalow, Cape <b>Color</b> Gray <b>Total Stories</b> 2 <b>Zoning</b> RB <b>Taxes TBD</b> <b>Gross Taxes/Year</b> \$4,031.00 / 2017 : <b>Lot Acres/SqFt</b> 0.03 / 1,307			<i>Subject</i> <b>Rooms - Total</b> 5 <b>Bedrooms - Total</b> 3 <b>Baths - Total</b> 1 <b>Baths - Full</b> 1 <b>Baths - 3/4</b> 0 <b>Baths - 1/2</b> 0 <b>Baths - 1/4</b> 0 <b>SqFt-Tot Finished</b> 1,186 <b>DOM</b> 192																										
<b>Directions</b> Route 101 east till end make right on Ashworth ave, Perkins on right, property on right see sign																															
<p>Getting down to basics with this three bedroom one bathroom home with a deck upstairs and downstairs. Conveniently located near the ocean and the many Hampton Beach attractions. This could be the start to home ownership or a rental. This is a Fannie Mae Homepath property.</p>																															
<b>Virtual Tours:</b> Property Panorama VT URL																															
<b>STRUCTURE</b>																															
<b>Construction Status</b> Existing <b>Construction</b> Wood Frame <b>Foundation</b> Block <b>Exterior</b> Clapboard, Vinyl, Wood <b>Roof</b> Shingle - Asphalt <b>Basement/Access Type</b> No / <b>Basement Description</b> Crawl Space  <b>Garage/Capacity</b> No / <b>Garage Type</b> <b>Garage Description</b>				<b>Footprint</b> <b>SqFt-Apx Fin AG/Source</b> 1,186 / Municipal <b>SqFt-Apx Fin BG/Source</b> 0 / Municipal <b>SqFt-Apx Unfn AG/Source</b> 0 / Municipal <b>SqFt-Apx Unfn BG/Source</b> 0 / Municipal <b>SqFt-Apx Tot Below Grade</b> <b>SqFt-Apx Total Finished</b> 1,186 <b>SqFt-Apx Total</b> 1,186 <b>Mobile Make/Model</b> / <b>Mobile Serial Number</b> <b>Mobile Anchor</b> <b>Units Per Building</b>																											
<table border="1"> <thead> <tr> <th>ROOM TYPE</th> <th>DIMENSIONS</th> <th>LEVEL</th> </tr> </thead> <tbody> <tr> <td>Kitchen</td> <td></td> <td>1</td> </tr> <tr> <td>Living/Dining</td> <td></td> <td>1</td> </tr> <tr> <td>Bedroom</td> <td></td> <td>2</td> </tr> <tr> <td>Bedroom</td> <td></td> <td>2</td> </tr> <tr> <td>Bedroom</td> <td></td> <td>2</td> </tr> </tbody> </table>				ROOM TYPE	DIMENSIONS	LEVEL	Kitchen		1	Living/Dining		1	Bedroom		2	Bedroom		2	Bedroom		2	<table border="1"> <thead> <tr> <th>ROOM TYPE</th> <th>DIMENSIONS</th> <th>LEVEL</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>				ROOM TYPE	DIMENSIONS	LEVEL			
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ROOM TYPE	DIMENSIONS	LEVEL																													
<b>UTILITIES</b>																															
<b>Heating</b> Forced Air <b>Heat Fuel</b> Gas - Natural <b>Cooling</b> None <b>Water</b> Public <b>Sewer</b> Public <b>Electric</b> Circuit Breaker(s)				<b>Services</b> Management Co/Phone / Fuel Company Phone Company Cable Company Electric Company																											

# Town card verification- address/APN -owner -history-Legal description

## 14 PERKINS AVE

Location	14 PERKINS AVE	Mblu	293/ 9/ /
Acct#	8105	Owner	FEDERAL NATIONAL MORTGAGE ASSOCIATION
Assessment	\$250,700	Appraisal	\$250,700
PID	8105	Building Count	1

### Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2016	\$96,700	\$154,000	\$250,700
Assessment			
Valuation Year	Improvements	Land	Total
2016	\$96,700	\$154,000	\$250,700

### Owner of Record

Owner	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Sale Price	\$240,500
Co-Owner		Certificate	
Address	14221 DALLAS PKWY, STE #1000 DALLAS, TX 75254	Book & Page	5798/1686
		Sale Date	01/25/2017
		Instrument	51

### Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
FEDERAL NATIONAL MORTGAGE ASSOCIATION	\$240,500		5798/1686	51	01/25/2017
MCCARTHY, DANIEL F	\$212,000		3834/0459	00	09/09/2002
HIGSON, EDWARD F & LINDA	\$40		3573/2564	1A	04/30/2001
HIGSON, EDWARD F.	\$0		2404/1737		01/07/1982

### Building Information

#### Building 1 : Section 1

Year Built:	1940	Building Photo
Living Area:	1,186	
Replacement Cost:	\$148,788	
Building Percent	65	
Good:		
Replacement Cost		
Less Depreciation:	\$96,700	

**LEGAL DESCRIPTION/DEED COPY OF ORIGINAL****077619**ROCKINGHAM COUNTY  
REGISTRY OF DEEDS**Unofficial Document      Unofficial Document****WARRANTY DEED**

2002 SEP - 9 PM12:25

A certain parcel of beach land with any buildings thereon situated on the Northerly side of Perkins Avenue, on Hampton Beach in the Town of Hampton, County of Rockingham, and State of New Hampshire, with the buildings thereon, and being shown as No. 14 as shown on "Plan of Lot No. 14 Perkins Avenue, Hampton Beach, NH" October 1961, Revised Jan. 1962, John W. Durgin, Civil Engineers, recorded with Rockingham County Registry of Deeds, Vol. 1624, Page 137, and bounded and described as follows:

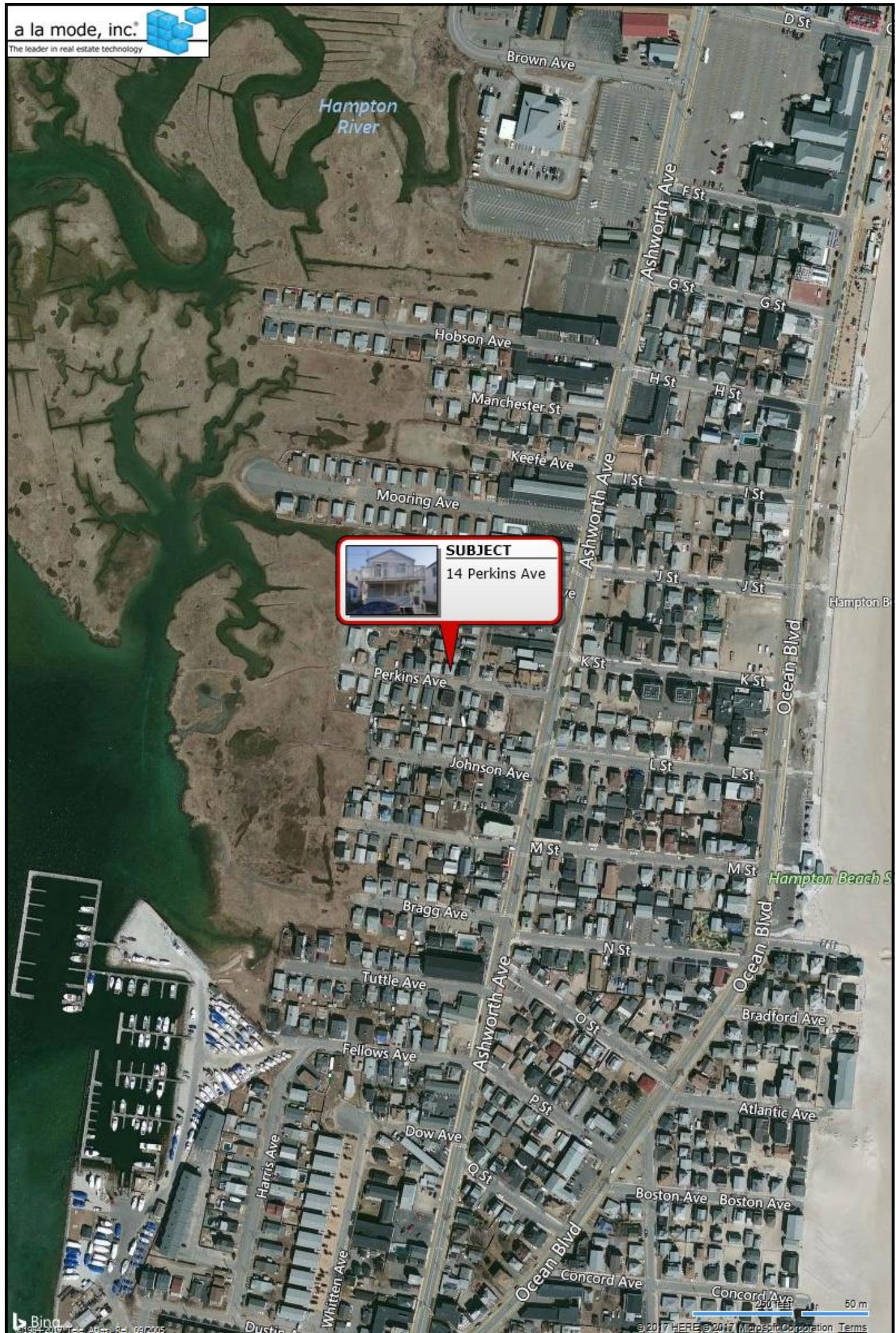
Southerly by Perkins Avenue, as shown on said plan 33 feet;  
Westerly by lot shown as No. 16 on said plan, 40 feet;  
Northerly by land shown as a portion of Lot 14 on said plan, now or formerly of Roberge, 33 feet; and  
Easterly by land shown again as a portion of Lot 14 on said plan, now or formerly of said Roberge, 40.0 feet.

Said conveyance is made subject to, and with benefit of all easements, restrictions, rights of way, of record, if any, insofar as the same be in force and applicable.

Meaning and intending to describe and convey the same premises conveyed to Edward F. Higson and Linda Higson by Warranty Deed dated April 25, 2001 and recorded at the Rockingham County Registry of Deeds at Book 3573, Page 2564. See also Book 2404, Page 1737.

## Aerial Map

Borrower	Raymond A Auletta		
Property Address	14 Perkins Ave		
City	Hampton	County	Rockingham
Lender/Client	Academy Mortgage	State	NH
		Zip Code	03842



## LOCATION MAP

Borrower	Raymond A Auletta			
Property Address	14 Perkins Ave			
City	Hampton	County	Rockingham	State
Lender/Client	Academy Mortgage		NH	Zip Code 03842



## Flood Map

Borrower	Raymond A Auletta			
Property Address	14 Perkins Ave			
City	Hampton	County	Rockingham	State
Lender/Client	Academy Mortgage		NH	Zip Code 03842



## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Condition Ratings and Definitions

#### C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

*Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

#### C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

#### C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

#### C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

#### C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

#### C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

### Quality Ratings and Definitions

#### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

#### Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Quality Ratings and Definitions (continued)

#### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

#### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

#### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

#### Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

**Little or no updating or modernization. This description includes, but is not limited to, new homes.**

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

**The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.**

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

**Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.**

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

### Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

## Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

## E&O Insurance Policy

### CERTIFICATE OF LIABILITY COVERAGE

INDUSTRY: Property Appraiser		Issue Date: 08/15/2017
<b>ISSUING COMPANY</b> ACE Financial Group Ltd. 800 Hillgrove Ave Western Springs, IL 60558 (800) 399-3125		
THIS CERTIFICATE OF COVERAGE IS ISSUED AS A MATTER OF INFORMATION ONLY, AND CONFERNS NO ADDITIONAL RIGHTS UPON THE POLICYHOLDER OR CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BELOW, OR IN THE POLICY OUTLINE.		
<b>COMPANIES AFFORDING COVERAGE</b>		
COMPANY LETTER <b>A</b> ACE Financial Group Ltd.		
COMPANY LETTER <b>B</b>		
<b>POLICYHOLDER</b> Alan Scott Ascott Appraisals 1 Hickory Lane Hollis, NH 03049		
COMPANY LETTER <b>C</b>		
COMPANY LETTER <b>D</b>		
COMPANY LETTER <b>E</b>		

#### COVERAGES

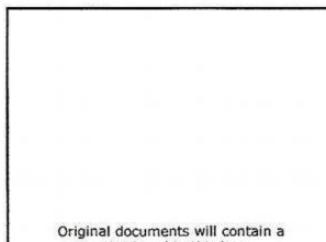
THE POLICY OF COVERAGE LISTED BELOW HAVE BEEN ISSUED TO THE POLICYHOLDER NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE COVERAGE AFFORDED BY THE POLICY DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICY. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. NOTE: THIS IS NOT INSURANCE, BUT A NON-REGULATED RISK-SHARING PLAN WITH A GENERAL RESERVE FUND. PLEASE SEE POLICY OUTLINE FOR COMPLETE DETAILS.						
CO LTR	TYPE OF COVERAGE	POLICY NUMBER	PLAN EFFECTIVE DATE (MM/DD/YYYY)	PLAN EXPIRATION DATE (MM/DD/YYYY)	COVERAGE LIMITS	
<b>A</b>	<input checked="" type="checkbox"/> ERRORS AND OMISSIONS <input checked="" type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCURRENCE <input type="checkbox"/> GENERAL LIABILITY <input type="checkbox"/> PROFESSIONAL LIABILITY * LIMITS APPLY/POLICY YEAR DEDUCTIBLE: \$2,500	4413389209	08/14/2017	08/14/2018	POLICY AGG/POL YR EACH OCCURRENCE/POL YR PERSONAL & ADV INJURY PER WRONGFUL ACT PROFESSIONAL SVCS (Each occurrence) PER AGENT AGG (Any one person)	\$2,000,000 \$1,000,000 \$100,000 \$1,000,000 \$100,000 \$2,000,000
<b>B</b>	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO: BUS/PER <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> GARAGE LIABILITY	No Coverage			COMBINED SINGLE LIMIT BODILY INJURY (Per Person) BODILY INJURY (Per Accident) PROPERTY DAMAGE	\$1,000,000 \$500,000 \$1,000,000 \$500,000
<b>C</b>	EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM	No Coverage			EACH OCCURRENCE AGGREGATE	\$2,000,000 \$5,000,000
<b>D</b>	<input type="checkbox"/> WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY <input type="checkbox"/> GENERAL BUS LIABILITY <input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT	No Coverage			STATUTORY LIMITS EACH ACCIDENT DISEASE - POLICY LIMIT	\$1,000,000 \$500,000 \$500,000
<b>E</b>	OTHER	No Coverage				

#### DESCRIPTIONS OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

##### PROJECT NAME: Ascott Appraisals

The coverage evidenced by this certificate shall be secondary and non-contributory to any other insurance or coverage of the Policyholder, and shall name the Policyholder and project owner/manager as an additional Covered Individual on the Policy. Additional Certificate Holders do not possess the same rights and responsibilities as the original Policyholder. See Policy for full details.

**DISCLAIMER:** This Certificate of Coverage does not constitute a contract between the Issuing Company and the Policyholder, nor does it affirmatively or negatively amend, extend, or alter the Coverage afforded by the Policy listed thereon.

<b>ADDITIONAL CERTIFICATE HOLDER</b>	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICY BE AMENDED OR CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WITHIN 30 DAYS SHALL MAIL WRITTEN NOTICE OF CANCELLATION TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE ISSUING COMPANY, ITS AGENTS OR REPRESENTATIVES.	
<b>AUTHORIZED REPRESENTATIVE</b>	X <i>Chris Smith</i>	
		Original documents will contain a raised seal in this box.

**Certified License**

**State of New Hampshire**

**REAL ESTATE APPRAISER BOARD**

**APPROVED TO PRACTICE AS A**

**CERTIFIED RESIDENTIAL APPRAISER**

**ISSUED TO: ALAN E SCOTT**



Certificate No: NHCR-840

EXPIRATION DATE: 08/31/2018

**State of New Hampshire**

**REAL ESTATE APPRAISER BOARD**

**APPROVED TO PRACTICE AS A**

**Certified Residential Appraiser**

**ISSUED TO: ALAN E SCOTT**



Certificate No:  
NHCR-840

EXPIRATION DATE:  
08/31/2018

For additional information please contact the Board office at [dawn.couture@nh.gov](mailto:dawn.couture@nh.gov) or visit our web site at <http://www.nh.gov/nhreab>

Stockton Services  
PO Box 1306  
Hampton, NH 03843-1306  
603 929-7404

Ray and Michele Auletta  
73 Springfield Rd  
Belchertown MA, 01007

Statement 07/31/2018

Locus: 14 Perkins Ave, Hampton, NH

Research and consult,  
Additional property documents provided.

**Balance due . . . . . \$ 175.00**

Thank you.

*Tocky*

**PERMIT**

TOWN OF HAMPTON, NH

Date

7-12-85

*383*  
*Permit*

Granted to Edward F. Nixon

Address 14 Parkins Ave

Located at same

Map & Lot 109-17

Permit to install new clapboard siding on cottage

Conditions BOCA Basic Bldg Code

Value \$2500.

Fee \$10.50

Expiration Date 7-12-86

Conditions Contact this office, 926-6766, for Rough and Final Inspections.

Granting Authority *John H. Miller*

Title

**PERMIT**

TOWN OF HAMPTON, N.H.

Date Sept. 22, 1981

454

Granted to Mr. Everett Shea  
Address 102 Vernon Street, Worcester, MA  
Located at 14 Perkins Avenue  
Map & Lot 109-012  
Permit is for course block foundation: 10 x 20 footing  
Conditions BOCA 1 and 2 family dwelling code

Value \$2200.00  
Fee \$10.50  
Expiration Date Sept. 22, 1981

Granting Authority  
*John P. H. Johnson*  
Title

Contact this office, 926-6796, for Rough and Final Inspections.



SCANNED

TOWN OF HAMPTON COMPLAINT FORM

Date 6-21-00

Everett Street

Name of Person Filing the Complaint

Julianne Shea

Phone Number of Person Filing the Complaint

508-84283627 <sup>Home phone</sup>  
1-603-9266598

Address of the Person Filing the Complaint

14R perkins Ave

Name of Property Owner

Julianne Shea

Address of Property Owner

Description of Complaint (Please be very specific)

check out fences also 14R perkins  
Ave also 1/2 perkins Ave  
also porch and stairs on 14 perkins  
being right on within 4 ft of  
property line 7 ft

Investigation

in Taken

Set Up

Disposition

Signature

Julianne Shea

Your Name (Please Print)

Julianne Shea

## Town of Hampton



COMPLAINT

AL

TEL.

WRITTEN

DATE

18 Aug 99

NAME OF COMPLAINANT

Julie

ADDRESS

14 R Perkins

TEL #

NAME OF OWNER

Julie

ADDRESS

14 R Perkins

NATURE OF COMPLAINT

illegal addition of  
encroachment app 18"

INVESTIGATION

pins are in place addition  
is on rear lot property.  
14 T agrees to remove addition  
by the end of August.

ACTION TAKEN

FOLLOW UP

FINAL DISPOSITION

DATE

SIGNATURE

Lancet

## APPLICATION FOR BUILDING PERMIT

PLEASE ATTACH PLANS AND SPECIFICATIONS

14 Parker Ave. Rm-  
BUILDING ADDRESS293-003-000  
MAP/LOTJulie Skon  
OWNER MAILING ADDRESS TEL. #

CONTRACTOR

Dad and Daughter  
NAME MAILING ADDRESS TEL #Mailed  
7/3/98

BRUNSWICK 929-1642

TYPE OF CONSTRUCTION: NEW  REMODEL  ADDITION   
ALTERATIONS  DEMOLITION  SIGN  FENCE DESCRIPTION OF WHAT YOU PLAN TO DO: INSTAL EAVES DROPS, WALK ROADSINSTAL APPROX 9' X 12' DECK SYSTEM - INSTAL Residential Door - Instal2X 2 BAGNET RAIL SYSTEM 42" HIGH

I agree to comply with the Zoning Ordinance of the Town of Hampton, and all work will be constructed in accordance with the BOCA Basic Building Code; the New Hampshire Plumbing Code; the National Electrical Code, and the NFPA Life Safety Code.

I agree to give the Building Inspector twenty-four (24) hours notice to inspect before any rough wiring, rough plumbing or chimney is covered, and to notify the inspector upon completion of the job.

I hereby certify, under penalty of perjury, that all statements given hereon are truthful and accurate to the best of my knowledge, and that the cost of construction, alteration or remodeling (including labor and materials) is:

\$ 2000.00

ARE YOU IN A FLOOD ZONE? YES  NO  IF YES, WHAT ZONE DATE 7/29/98 SIGNED Al SmithFEE 25.00PERMIT ISSUED 8/1/98 BY EJ Smith

PERMITS EXPIRE ONE YEAR FROM ISSUE DATE

(Drawings over)

#16-2

EXISTING  
HOUSE  
LAN REFERENCE  
S-26992

The diagram illustrates a property boundary line (PROPERTY LINE) marked with a thick black line. A horizontal line extends from the top left to the bottom right, representing the building's footprint. The distance between the building's footprint and the property line is labeled as 1.0' OVER PROPERTY LINE. A second horizontal line extends from the top right to the bottom left, representing an adjacent property's boundary. The distance between this adjacent property's boundary and the building's footprint is labeled as 0.1' OVER PROPERTY LINE. A note at the bottom center states: NOTE: BUILDING ENCROACHMENT.

0.1' BUILDING CORNER  
TO PROPERTY LINE

EXISTING  
USE

**#14  
EXISTING  
DWELLING**

EDWARD F. HIGSON  
TAX MAP 293 LOT 9  
BOOK 2404 PAGE 1737

## PORCH

DECK

18

N 68°30'08" |

S68°39'08"E

PAVED  
DRIVeway

1 ROD FN  
- 0.7' BUILDING  
TO PROPERTY

PK  
I.P.  
I ROD  
END

EXISTING  
HOUSE  
12

AS.  
AN

00 N.Y.  
MARQUERITE F. GANEM  
TAX MAP 293 LOT 10  
BOOK 1783 PAGE 431

# PERKINS



Date: 08-Sep-2017

**Inspection No. 501752-1665**

## **Visual Property Inspection**

**14 Perkins Avenue  
Hampton, NH 03842**

### **Prepared for :**

**Ray Auletta  
Hampton, NH**



### **Inspected by :**

**Mark Chiasson  
PO Box 302  
Exeter, New Hampshire 03833  
Phone: (603) 759-5494 Email: [keith.wheeler@pillartopost.com](mailto:keith.wheeler@pillartopost.com)**

**501752-1665**

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Property and Site

### Conditions

Clear       Cloudy       Rain       Wet

Approx. Temperature 62

### Building

Condo       Rural       Bungalow       Split-Level       2 Story       3 Story

Semi-Detached       Duplex       Row House       Built 1940       Manufactured

Faces Southwest



### Driveway

Slopes to House       Paving Stone       Gravel       Concrete       Asphalt

**Damaged:** No

### Porch

Unsecured       Metal       Wood       Concrete       Brick       Crack

Corrosion       Rot       Repaint

**Damaged:** Yes

*The porch platform is sloping down and away from the home (approximately 3-4 inches over the 6 foot*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

### Property and Site

*depth), which is excessive for drainage purposes (expected is 1 inch for this distance). It appears to be a result of settlement at the footing locations. Recommend consulting with a qualified contractor to evaluate and correct as required.*

*The right end of the ledger board on the upper deck (as faced from the road) is rotted approximately 12" in from the outer end. The joist hanger for the most outside support is also missing. Recommend consulting with a contractor to remove the damaged portion and repair as required.*



### Railing

Unsecured       Metal       Wood       Incomplete       None       Corrosion

**Damaged: Yes**

*The railing structure feels un-secure (excessive "play"). Consult with a qualified contractor to assess the support structure and tighten / supplement as required to improve the stability of the system.*



Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Exterior

### Foundation Wall

<input type="checkbox"/> Not Exposed	<input checked="" type="checkbox"/> Poured Concrete
<input type="checkbox"/> Exterior Rigid Insulation	<input type="checkbox"/> PWF
<input type="checkbox"/> Stain	<input type="checkbox"/> Frost Heave

<input checked="" type="checkbox"/> Block	<input type="checkbox"/> Brick	<input type="checkbox"/> Stone
<input type="checkbox"/> Piling	<input type="checkbox"/> Crack	<input type="checkbox"/> Mildew

**Damaged:** Yes

*Shows signs relative to age and wear. Missing mortar and minor deterioration observed. Consult with a mason to fill / repoint mortar joints and seal cracks as needed to reduce water penetration and entry into crawlspace.*

*Front right corner as facing house from the road has a significant vertical crack. It appears to be the result of concrete / masonry block deterioration in the area. Consult with a structural engineer to evaluate the structure and make recommendations for repair.*



### Wall Surface

<input type="checkbox"/> No Ground Clearance	<input type="checkbox"/> Aluminum	<input type="checkbox"/> Composite	<input type="checkbox"/> Brick	<input type="checkbox"/> Stone
<input checked="" type="checkbox"/> Wood	<input checked="" type="checkbox"/> Vinyl Siding	<input type="checkbox"/> Steel	<input type="checkbox"/> Split	<input type="checkbox"/> Repoint
<input type="checkbox"/> Recaulk	<input type="checkbox"/> Crack	<input type="checkbox"/> Mildew	<input type="checkbox"/> Stain	<input type="checkbox"/> Repaint

**Damaged:** Yes

*It has been determined that this home was built prior to 1978 and therefore stands a risk of having lead-based paint present. Not only is lead not good for your health, under EPA ruling 40 CFR Part 745 effective April 22, 2010, any renovation, remodeling or painting not performed by yourself must be done by a certified contractor following lead-safe practices and this could lead to higher prices than similar contracts performed on homes that do not have lead-based paint present. It is recommended that a preliminary screening for lead-based paint be conducted to determine the likelihood of its presence before closing if this is a concern for you.*

*The wood siding (mostly on the front of the home) is showing signs of age and wear. Sections/pieces have been replaced due to deterioration / "cupping" of clapboard. Deterioration / cracking observed on other sections. Monitor the siding frequently and repair / replace as required to promote intended weathering protection to the internal structure.*

*Vinyl siding is considered to be a low maintenance siding relative to other materials and types, however it is prone to occasional damages and may require adjustments to keep it secure to the home and to prevent buckling. Periodically inspect the siding components, and consult with a siding professional to repair, or replace components as required to promote intended weather protection. Periodic cleaning / pressure*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Exterior

washing is required to maintain its appealing look and promote longevity of service. It is recommended to consult with the Seller to obtain spare / extra siding components, if available.



### Windows

Damaged: Yes				
<input type="checkbox"/> Inspected with Binoculars	<input type="checkbox"/> Storm	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Repaint	<input type="checkbox"/> Recaulk
<input type="checkbox"/> Weather-strip	<input type="checkbox"/> Mildew	<input type="checkbox"/> Stain	<input checked="" type="checkbox"/> Poor Trim	

The wood trim and sills around several of the windows are showing signs of age and wear. Some minor deterioration noted. Maintain a regular maintenance schedule of cleaning, repainting, recaulking to promote longevity of service. Replace damaged components as required.

Windows slam shut when opened, which is a safety concern. Consult with a window installation specialist to repair.

There is condensation / "fogging" between the window panes indicating a broken seal. Consult with the Sellers on any warranty / documentation. Repair / replace the units as required.



Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

Exterior



**Doors**

<input type="checkbox"/> Binds	<input type="checkbox"/> Damaged	<input type="checkbox"/> Storm	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Repaint	<input type="checkbox"/> Recaulk
<input type="checkbox"/> Weather-strip	<input type="checkbox"/> Mildew	<input type="checkbox"/> Stain	<input type="checkbox"/> Split		

**Operational: Yes**

**Lighting**

<input type="checkbox"/> None	<input type="checkbox"/> Unsecured
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**Operational: Yes**

**Receptacle**

<input checked="" type="checkbox"/> Damaged	<input type="checkbox"/> Install GFCI	<input type="checkbox"/> Reverse Polarity	<input type="checkbox"/> No Ground	<input type="checkbox"/> Open Ground
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**Not Applicable**

*The GFCI receptacle did not function when tested. Consult with a qualified electrician to repair, or replace the unit.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

Exterior



Roof Structure

**Inspected By:**

Binocular  Roof Edge  Walk On  No Access  Zoom Camera

**Limitations**

Deck  Gravel  Height  Steep Slope  Rain  Solar Panel

**Main Roof**

Flat  Gable  Valley  Hip  Shed  Other  
Estimated Age 20+ years Pitch 5

**Fascia/Soffit**

				<b>Damaged:</b>	<b>Yes</b>
<input type="checkbox"/> Not Vented	<input checked="" type="checkbox"/> Aluminum	<input checked="" type="checkbox"/> Wood	<input type="checkbox"/> Vinyl	<input type="checkbox"/> Other	<input type="checkbox"/> Loose
<input type="checkbox"/> Mildew	<input type="checkbox"/> Stain	<input type="checkbox"/> Corrosion			

*Rot, deterioration, peeling/chipped paint observed in several sections of fascia/soffit and base trim. Work with a qualified General Contractor to asses entire home and replace and repaint as required.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Roof Structure



### Covering

<input checked="" type="checkbox"/> Asphalt Shingle	<input type="checkbox"/> Concrete	<input type="checkbox"/> Wood Shingle	<input type="checkbox"/> Wood Shake	<input type="checkbox"/> Fiberglass Shingle
<input type="checkbox"/> Tar	<input type="checkbox"/> Metal	<input type="checkbox"/> Other	<input type="checkbox"/> Nail Pop	<input type="checkbox"/> Loose
<input type="checkbox"/> Crack	<input type="checkbox"/> Patched	<input type="checkbox"/> Mildew	<input type="checkbox"/> Stain	<input type="checkbox"/> Worn
<input type="checkbox"/> Fungus	<input type="checkbox"/> Improper Installation			<input type="checkbox"/> Broken
<input type="checkbox"/> Curl				

# of Layers 1

*Budget to replace shingles showing uneven wear conditions relative to age. Shingle failure is unpredictable.*



### Life Expectancy

Exceeded     Last Third     Typical (20+ years)

### Accessory

<input type="checkbox"/> Unsecured	<input type="checkbox"/> Air Vent	<input checked="" type="checkbox"/> Vent Stack	<input type="checkbox"/> Turbine	<input type="checkbox"/> Electrical Mast	<input type="checkbox"/> Solar Panel
<input type="checkbox"/> Skylight	<input type="checkbox"/> Antenna	<input type="checkbox"/> Dish			

### Damaged: No

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

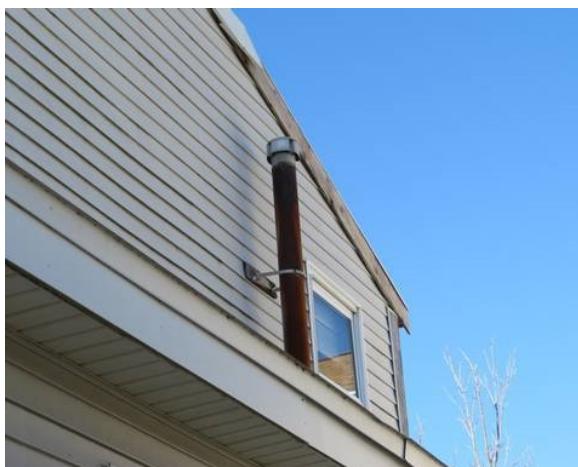
## Roof Structure

<b>Flashing</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Not Checked	<input type="checkbox"/> Chimney	<input type="checkbox"/> Dormer	<input checked="" type="checkbox"/> Drip Edge	<input type="checkbox"/> Flat Roof	<input type="checkbox"/> Skylight		
<input checked="" type="checkbox"/> Roof to Wall	<input type="checkbox"/> Stack	<input type="checkbox"/> Valley	<input type="checkbox"/> Roll Roofing	<input type="checkbox"/> Aluminum	<input type="checkbox"/> Copper		
<input type="checkbox"/> Rubber	<input type="checkbox"/> Gap	<input type="checkbox"/> Deterioration	<input type="checkbox"/> Corrosion	<input type="checkbox"/> Tarred	<input type="checkbox"/> Reseal		
<input type="checkbox"/> Improper	<input type="checkbox"/> Replace When Re-roofing						

<b>Chimney/Vent</b>						<b>Not Applicable</b>
<input type="checkbox"/> Leaning	<input type="checkbox"/> Fireplace	<input type="checkbox"/> Furnace	<input type="checkbox"/> Gas Insert	<input type="checkbox"/> Other	<input type="checkbox"/> Brick	
<input checked="" type="checkbox"/> Metal	<input type="checkbox"/> Wood	<input type="checkbox"/> Stucco	<input type="checkbox"/> Crack	<input type="checkbox"/> Deterioration	<input type="checkbox"/> Corrosion	
<input type="checkbox"/> Loose	<input type="checkbox"/> Abandoned	<input type="checkbox"/> No Wind Cap	<input type="checkbox"/> Metal Liner Required			

*The clearance height requirement of the chimney from the roof does not appear to be met. The height requirement is a minimum of 24 inches within a 10 ft radius of the roof. Consult with a chimney professional to assess and modify to meet current design and safety standards.*

*The interior of chimneys and their flue liners are not visible on our visual inspection. You are advised to obtain the services of a qualified chimney sweeper or other qualified personnel to perform an inspection / cleaning of the flue(s) prior to closing.*



<b>Chimney Cap</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> None	<input type="checkbox"/> Concrete	<input type="checkbox"/> Masonry	<input checked="" type="checkbox"/> Metal	<input type="checkbox"/> Other	<input type="checkbox"/> Crack		
<input type="checkbox"/> Deterioration	<input type="checkbox"/> Corrosion	<input type="checkbox"/> Loose					

## Attic

<b>Limitations</b>					
<input type="checkbox"/> No Access	<input type="checkbox"/> Sealed	<input type="checkbox"/> Stored Items	<input type="checkbox"/> Looked In	<input checked="" type="checkbox"/> Entered	<input type="checkbox"/> Hatch
<input checked="" type="checkbox"/> Pull Down	<input type="checkbox"/> Insulated				

<b>Structure</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Truss	<input checked="" type="checkbox"/> Rafter	<input type="checkbox"/> Warped	<input type="checkbox"/> Stain	<input type="checkbox"/> Sag	<input type="checkbox"/> Split		

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Attic

<b>Sheathing</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Condensation	<input type="checkbox"/> Composite	<input type="checkbox"/> Thermal Board	<input checked="" type="checkbox"/> Plywood	<input type="checkbox"/> Board	<input type="checkbox"/> R Felt		
<input type="checkbox"/> Mildew	<input type="checkbox"/> Sag	<input type="checkbox"/> Stain					

<b>Insulation</b>						<b>Not Applicable</b>
<input type="checkbox"/> Radiant Barrier	<input type="checkbox"/> Concealed	<input type="checkbox"/> Finished	<input type="checkbox"/> None	<input type="checkbox"/> Vapor Barrier	<input checked="" type="checkbox"/> Fibreglass	
<input type="checkbox"/> Mineral	<input type="checkbox"/> Cellulose	<input type="checkbox"/> Wood Shavings	<input type="checkbox"/> Rigid Plastic	<input type="checkbox"/> Foam	<input type="checkbox"/> Other	
<input type="checkbox"/> Batt	<input type="checkbox"/> Blown	<input type="checkbox"/> Sprayed	<input type="checkbox"/> Required			
Estimated Depth 6+						

<b>Ventilation</b>						<b>Not Applicable</b>
<input checked="" type="checkbox"/> None	<input type="checkbox"/> Soffit	<input type="checkbox"/> Gable End	<input type="checkbox"/> Turbine	<input type="checkbox"/> Mechanical	<input type="checkbox"/> Baffles	
<input type="checkbox"/> Roof	<input type="checkbox"/> Blocked	<input type="checkbox"/> Required				

*Insulation is installed against the roof sheathing and it is also blocking the soffit vents. Recommend consulting with a qualified contractor to assess the attic ventilation system and recommend improvements as required to air circulation / ventilation, which would serve to reduce moisture / condensation damages and promote roof system longevity.*

## Crawlspac

### Limitations

<input type="checkbox"/> Finished	<input checked="" type="checkbox"/> Clutter	<input type="checkbox"/> Dry Weather	<input type="checkbox"/> Dry Ground
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*The crawlspace is confining and it was difficult to maneuver. Not all of the areas were able to be observed at close proximity.*



<b>Floor</b>						<b>Damaged:</b>	<b>No</b>
<input checked="" type="checkbox"/> Dirt	<input type="checkbox"/> Concrete	<input type="checkbox"/> Carpet	<input type="checkbox"/> Ceramic	<input type="checkbox"/> Vinyl	<input type="checkbox"/> Wood		

<b>Wall</b>						<b>Damaged:</b>	<b>Yes</b>
<input checked="" type="checkbox"/> Crack	<input type="checkbox"/> Concealed	<input type="checkbox"/> Mildew	<input checked="" type="checkbox"/> Concrete	<input type="checkbox"/> Brick	<input type="checkbox"/> PWF		

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Crawlspac

*See comments in Exterior Foundation Wall section.*

<b>Ceiling</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Stain	<input checked="" type="checkbox"/> Unfinished	<input type="checkbox"/> Drywall	<input type="checkbox"/> Stipple	<input type="checkbox"/> Wood	<input type="checkbox"/> Tile		
<b>Floor Joist</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Concealed	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Split	<input type="checkbox"/> Stain	<input type="checkbox"/> Other			
<b>Sill Plate</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Concealed	<input type="checkbox"/> Moisture Gasket		<input type="checkbox"/> Mildew	<input type="checkbox"/> Stain	<input type="checkbox"/> No Anchors		
<b>Beam</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Unsecured	<input type="checkbox"/> Concealed	<input type="checkbox"/> Laminate	<input type="checkbox"/> Metal	<input checked="" type="checkbox"/> Wood	<input type="checkbox"/> Sag		
<b>Post</b>						<b>Damaged:</b>	<b>Yes</b>
<input type="checkbox"/> On Slab	<input type="checkbox"/> Concealed	<input type="checkbox"/> Adjustable	<input checked="" type="checkbox"/> Block	<input checked="" type="checkbox"/> Concrete	<input type="checkbox"/> Wood		

*Several of the concrete block supports have settled and are leaning. In addition, the block piers do not appear to be supported by footings. Consult with a structural engineer, or qualified contractor to evaluate the basement support structure and fortify / reinforce as required.*



<b>Crawl Space</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> No Access	<input type="checkbox"/> Vapor Barrier	<input type="checkbox"/> Insulated	<input checked="" type="checkbox"/> Entered	<input type="checkbox"/> Looked In	<input type="checkbox"/> Crack		
<input type="checkbox"/> Mildew	<input type="checkbox"/> Stain	<input checked="" type="checkbox"/> Damp	<input checked="" type="checkbox"/> Earth Floor	<input type="checkbox"/> Concrete			
<input type="checkbox"/> Moisture Barrier Required							

*The crawlspace was "dry" at the time of the inspection. Monitor the space and structure on a regular basis, and as required, consult with a damp basement professional to assess and offer options (venting, moisture barrier, insulation) to reduce the moisture levels and to minimize related damages.*

<b>Pipes/Ducts</b>		
<input checked="" type="checkbox"/> Unsecured	<input checked="" type="checkbox"/> Rust	<input type="checkbox"/> Insulated

*The duct work for the forced hot air furnace is poorly supported and the joints lack mechanical fasteners /*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Crawlspac

*duct tape. Consult with a HVAC professional to properly support / seal the duct work.*



## Electrical Service

### Service Entrance

Underground     Overhead     No Conduit     120 - Volt     120/240 Volt     Unsecured  
 Frayed

*Conduit damage under meter. Recommend consulting with an electrician to repair as required.*



### Entrance Cable

Concealed     Aluminum     Copper

### Main Disconnect

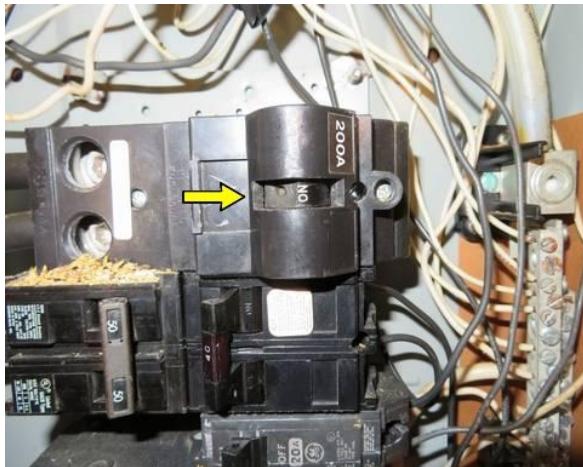
Switch/Cartridge Fuse     Breaker

*The toggle switch is broken on the main disconnect. Consult with an electrician to replace as required.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Electrical Service



### Disconnect Rating

Amps 200

#### Distribution Panel

Not Opened     Non Standard Installation  
 Obsolete

Location Kitchen

**Damaged: No**

Obstructed     Unsecured     Corrosion

*There are openings in the breaker panel. Consult with a qualified electrician to install the appropriate blanks / plugs to cover the openings and to prevent access to the inside of the panel.*

*Pointed / sharp-ended screws are used to secure the panel cover. Consult with a qualified electrician to install the appropriate blunt nose bolts to properly secure the panel cover and prevent the accidental piercing of a circuit wire.*

*The stove is installed in front of the distribution panel, which prohibits readily available access. Acceptable practice requires a minimum of 3' in front of the panel for proper access and ventilation.*



Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Electrical Service



### Panel Rating

Room For Expansion

Amps 200

### Fuse

<input checked="" type="checkbox"/> Breaker	<input type="checkbox"/> Glass	<input type="checkbox"/> Cartridge	<input type="checkbox"/> Time Delay	<input type="checkbox"/> GFCI Breaker	<input type="checkbox"/> AFCI Breaker
<input type="checkbox"/> Blown	<input type="checkbox"/> Over-Fused				

### Circuit Wire

<input type="checkbox"/> Improper	<input type="checkbox"/> Aluminum	<input checked="" type="checkbox"/> Copper	<input type="checkbox"/> Copper Clad	<input type="checkbox"/> Other
<input checked="" type="checkbox"/> Non-Metallic Sheathed		<input type="checkbox"/> Armoured Cable		<input type="checkbox"/> Knob & Tub
<input type="checkbox"/> Double Tapping	<input type="checkbox"/> Spliced	<input type="checkbox"/> Corrosion	<input type="checkbox"/> Scorched	

**Damaged:** No

### Grounding

<input checked="" type="checkbox"/> Concealed	<input type="checkbox"/> Ground Rod	<input type="checkbox"/> Water Main	<input type="checkbox"/> Improper Connection	<input type="checkbox"/> Meter By-Pass
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### Bonding

<input type="checkbox"/> Concealed	<input type="checkbox"/> Water Pipe	<input checked="" type="checkbox"/> Gas Pipe	<input type="checkbox"/> Improper Connection	<input type="checkbox"/> Corrosion
<input checked="" type="checkbox"/> Unsecured				

*The electrical bonding for the gas piping was not determined. Consult with a qualified electrician, or pipe fitter, to assess and bond as required.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Electrical Service



## Warm Air Gas-Fired Furnace

Heating

### Data Plate

Not Legible       Incomplete

### Smoke Detectors

Operational: No

Basement       1st Floor       2nd Floor       3rd Floor       Other

*Smoke detectors have a useful life expectancy of 7-10 years. It is recommended to replace smoke detectors upon moving into the home, or obtain proof that they have been replaced recently. Check operation prior to moving into the home and on a monthly basis as an ongoing maintenance / safety check. Refer to the "Info Series" guidelines at the end of the report for recommended room placement and locations.*



### CO Detectors

Not Applicable

Basement       1st Floor       2nd Floor       3rd Floor       Other

*It is recommended to install CO detectors in the home. Refer to the "Info Series" guidelines at the end of*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Warm Air Gas-Fired Furnace

Heating

*the report for recommended room placement and locations. If replacing the smoke detectors, consider installing units that are CO/Smoke detector integrated.*

### Thermostat/Humidistat

**Operational:** Yes

Unsecured     Programmable     Standard

### Heating Fuel Source

Unknown     Electric     Gas



### Heat Type

Convector     Forced Air     Radiator

### Burner Type

Conventional     Mid Efficiency     High Efficiency

### Heating System

Advise Service/Repair Contract

*The last service date/record could not be determined. It is advisable to establish a baseline of service and have the unit cleaned, inspected and serviced prior to closing. A regular service schedule of every 2 years is recommended to prolong its life expectancy.*

*The unit has exceeded its statistical service life. Regular servicing would likely prolong its useful life, however a plan to "budget to replace" in the near future would be prudent.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Warm Air Gas-Fired Furnace

Heating



### Air Requirement

Internal       External       Inadequate

### Venting

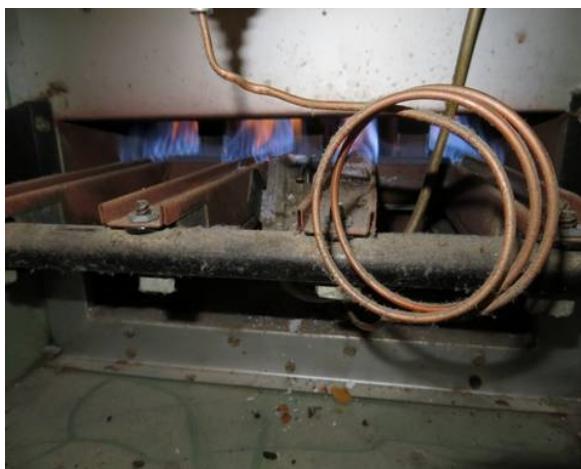
Flue       Sidewall       Metal       Improper Rise       Unsecured       Corrosion  
 Soot

### Life Expectancy

Typical (25+ years)       Middle       Exceeded

### Gas Burner

Operational: Yes



### Filter

Electronic       Disposable       Permanent       Missing       Inoperable       Undersized  
 Damaged       Dirty

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Warm Air Gas-Fired Furnace

Heating

*Filter was missing at the time of inspection. Replace filter every 3-6 months to promote efficient operation of HVAC unit.*

## Plumbing Components

### Public Supply

Metered       Concealed       Lead       Galvanized       Plastic       Copper

*The main water line enters the home from the front side and under the deck area. Consult with a qualified plumber to confirm the presence of the proper insulation and / or heat tape to prevent freezing of the main line.*



### Shut-Off Valve

Not Tested       Corrosion       Leak



### Water Pressure

Low       Normal       High

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Plumbing Components

### Hose Bibb

<input type="checkbox"/> Not Checked	<input type="checkbox"/> Frost Free	<input type="checkbox"/> Anti-Siphon	<input type="checkbox"/> Shut-Off Valve	<input type="checkbox"/> Recaulk	<input type="checkbox"/> Unsecured
<input type="checkbox"/> Corrosion	<input checked="" type="checkbox"/> Leak				

**Operational:** Yes

*Determine cause of leaking and correct as required to reduce secondary water damages*



### Distribution Piping

<input type="checkbox"/> Concealed	<input type="checkbox"/> Lead	<input type="checkbox"/> Galvanized	<input type="checkbox"/> Plastic	<input checked="" type="checkbox"/> Copper
<input type="checkbox"/> Dissimilar Material		<input type="checkbox"/> Unsecured	<input type="checkbox"/> Corrosion	<input type="checkbox"/> Leak

**Damaged:** No

### Waste Drainage

<input type="checkbox"/> Concealed	<input type="checkbox"/> Galvanized	<input type="checkbox"/> Cast Iron	<input checked="" type="checkbox"/> Plastic	<input type="checkbox"/> Copper	<input type="checkbox"/> Odor
<input type="checkbox"/> Unsecured	<input type="checkbox"/> Corrosion	<input type="checkbox"/> Leak		<input type="checkbox"/> Advise Septic Tank Checked	

**Damaged:** No

### Vent Stack/Piping

<input type="checkbox"/> Concealed	<input type="checkbox"/> Galvanized	<input type="checkbox"/> Cast Iron	<input checked="" type="checkbox"/> Plastic	<input type="checkbox"/> Copper	<input type="checkbox"/> Undersized
<input type="checkbox"/> Unsecured	<input type="checkbox"/> Corrosion	<input type="checkbox"/> Leak			

**Damaged:** No

### Main Cleanout

<input checked="" type="checkbox"/> Concealed	<input type="checkbox"/> Improper Plug
Location Crawlspace	

**Damaged:** No

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Plumbing Components



## **Hot Water Tank**

- Rent
- Unsecured

Gas       Oil  
 Corrosion       Leak

**Yes**



## Life Expectancy

Typical (7-10 years)

Middle

Exceeded

## **Fuel Shut-Off**

Concealed

## **Relief Valve**

No Test Lever

## □ Corrosion

Other

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Plumbing Components

### Discharge Tube

Undersized       Discharge

### Venting

<input checked="" type="checkbox"/> Flue	<input type="checkbox"/> Sidewall	<input type="checkbox"/> Improper Rise	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Corrosion	<input type="checkbox"/> Soot
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**Damaged:** No

### Laundry

### Floor

<input type="checkbox"/> Worn	<input type="checkbox"/> No drain	<input type="checkbox"/> Concrete	<input checked="" type="checkbox"/> Vinyl	<input type="checkbox"/> Wood	<input type="checkbox"/> Ceramic
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**Damaged:** No

*Further investigate uneven riser installed under the washer / dryer and correct as required.*

### Wall

<input type="checkbox"/> Patched	<input type="checkbox"/> Unfinished	<input checked="" type="checkbox"/> Drywall	<input type="checkbox"/> Brick	<input type="checkbox"/> Wood	<input type="checkbox"/> Ceramic
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**Damaged:** No

### Ceiling

<input type="checkbox"/> Patched	<input type="checkbox"/> Unfinished	<input checked="" type="checkbox"/> Drywall	<input type="checkbox"/> Stipple	<input type="checkbox"/> Wood	<input type="checkbox"/> Tile
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**Damaged:** No

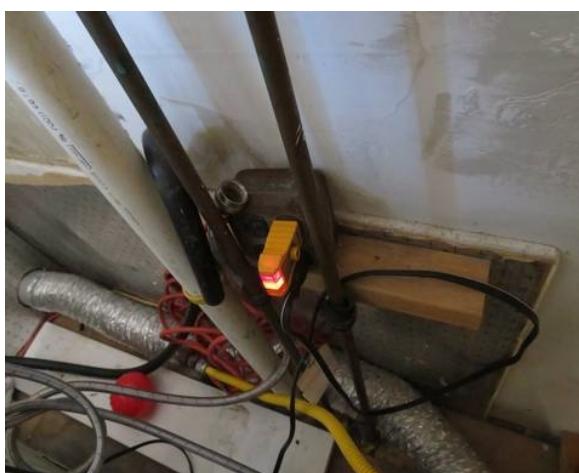
### Receptacle

<input checked="" type="checkbox"/> Damaged	<input type="checkbox"/> Install GFCI	<input checked="" type="checkbox"/> Reverse Polarity	<input type="checkbox"/> No Ground	<input type="checkbox"/> Open Ground
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**Not Applicable**

*The washer / dryer receptacle is powered with an extension cord. Recommend consulting with an electrician to evaluate and install a GFCI receptacle at current building standards.*

*"Hot/Neutral Reversed" was indicated when tested on one receptacle. Consult with a qualified electrician to repair.*



### Dryer Vent

<input type="checkbox"/> Unsecured	<input type="checkbox"/> With Other Exaust	<input type="checkbox"/> To Crawlspace	<input checked="" type="checkbox"/> Sidewall	<input type="checkbox"/> Plastic Duct
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**Damaged:** No



Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

**Laundry****Heat Source**None      Thermostat      Electric      Air Register      Convector      Radiant**Bathroom****Location**Basement      1st Floor      2nd Floor      3rd Floor      Other**Water Flow**Normal      Suspect      Low**Floor**Worn      Crack      Carpet      Vinyl      Wood      Ceramic**Damaged:**      **No****Wall**Patched      Crack      Drywall      Brick      Wood      Ceramic**Damaged:**      **No****Ceiling**Patched      Crack      Drywall      Stipple      Wood      Tile**Damaged:**      **No****Window**

<input type="checkbox"/> Binds	<input type="checkbox"/> Not Tested	<input checked="" type="checkbox"/> Single Hung	<input type="checkbox"/> Casement	<input type="checkbox"/> Sliding	<input type="checkbox"/> Bay
<input type="checkbox"/> Thermal	<input type="checkbox"/> Aluminum	<input type="checkbox"/> Vinyl	<input type="checkbox"/> Wood	<input type="checkbox"/> Damaged	<input type="checkbox"/> Mildew
<input type="checkbox"/> Stain	<input type="checkbox"/> Repaint				

**Operational:**      **Yes****Door**Binds      Damaged      Pocket      Hinged      Wood      Composite**Operational:**      **Yes****Lighting**None      Unsecured**Operational:**      **Yes****Receptacle**Damaged      Install GFCI      Reverse Polarity      No Ground      Open Ground**Operational:**      **Yes**

*Switch plate does not sit flush against the wall. Consult with an electrician to evaluate and repair as required.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

Bathroom



**Exhaust Fan**

**Not Applicable**

Advise Installation

*Install an exhaust fan to remove excess moisture, reduce related damages / deterioration and discourage an environment conducive to mold growth.*

**Sink**

**Damaged:** No

Worn       Chip

**Faucet**

**Operational:** Yes

No Shut-off       Sticks       Unsecured       Corrosion       Leak

**Trap/Drain**

**Damaged:** No

Unsecured       Improper Trap       Slow Drain       Corrosion       Leak

**Vanity**

**Damaged:** Yes

Worn       Unsecured       Laminate       Plywood       Wood       Metal  
 Scratch       Mildew       Missing Hardware

*One of the drawer fronts is detached. Secure / supplement the hardware and fasteners to restore stability.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

Bathroom



						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Unsecured	<input checked="" type="checkbox"/> Solid Surface	<input type="checkbox"/> Marble	<input type="checkbox"/> Laminate	<input type="checkbox"/> Ceramic	<input type="checkbox"/> RegROUT		
<input type="checkbox"/> Mildew	<input type="checkbox"/> Scratch	<input type="checkbox"/> Worn					

					<b>Operational:</b>	<b>Yes</b>
<input type="checkbox"/> No Shut-Off	<input type="checkbox"/> Tank Loose	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Crack	<input type="checkbox"/> Leak		

						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Unsecured	<input type="checkbox"/> Ceramic	<input type="checkbox"/> Cultured Marble	<input checked="" type="checkbox"/> Fiberglass	<input type="checkbox"/> Plastic	<input type="checkbox"/> RegROUT		
<input type="checkbox"/> Mildew	<input type="checkbox"/> Crack	<input type="checkbox"/> Worn					

					<b>Operational:</b>	<b>Yes</b>
<input type="checkbox"/> Not Tested	<input type="checkbox"/> Sticks	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Corrosion	<input type="checkbox"/> Leak		

*It appears as though the hot and cold are reversed on the mixer valve. recommend consulting with a qualified plumber to evaluate and correct as required.*



Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

## Bathroom

### Heat Source

None  Thermostat  Electric  Air Register  Convector  Radiant

### Kitchen / Interior Rooms - First Floor

### Floor

Worn  Crack  Carpet  Vinyl  Wood  Ceramic

*There is an approximate 3" step in the floor of the kitchen and living room. It appears to be structurally sound but is a tripping hazard. Recommend consulting a contractor to evaluate and correct as required.*

### Wall

Patched  Crack  Drywall  Brick  Wallpaper  Ceramic

### Ceiling

Sag  Crack  Drywall  Stipple  Wood  Tile

*Drywall ceiling is sagging in a couple locations. Re-secure, patch and paint as required.*



### Window

Binds  Not Tested  Double Hung  Casement  Sliding  Bay  
 Thermal  Aluminum  Vinyl  Wood  Damaged  Mildew  
 Stain  Repaint

**Operational:** Yes

### Exterior Door

Binds  Damaged  Sliding  Hinged  Wood  Metal

**Operational:** Yes

### Lighting

None  Unsecured

**Operational:** Yes

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

**Kitchen / Interior Rooms -  
First Floor**

**Light Switch**

Damaged       Install GFCI       Reverse Polarity

No Ground       Open Ground

*Switch plate does not sit flush against the wall. Consult with an electrician to evaluate and repair as required.*



**Sink**

Worn       Chip       Single       Double       Stainless       Enamel

**Damaged:**      **No**

**Faucet**

No Shut-Off Valve       Sticks       Unsecured       Corrosion       Leak

**Operational:**      **Yes**

**Trap/Drain**

Unsecured       Improper Trap       Slow Drain       Corrosion       Leak

**Damaged:**      **Yes**

*The drain is leaking where it connects to the bottom of the sink. Consult with a plumber to evaluate and correct as required.*

*An "S" style trap is installed in lieu of a "P" trap, which could adversely affect its anti-siphoning and draining characteristics. Monitor for performance. Consult with a qualified plumber to install a mechanical vent as an optional improvement.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

**Kitchen / Interior Rooms -  
First Floor**



<b>Counter</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Unsecured	<input type="checkbox"/> Ceramic	<input type="checkbox"/> Marble	<input checked="" type="checkbox"/> Laminate	<input type="checkbox"/> Solid Surface	<input type="checkbox"/> RegROUT		
<input type="checkbox"/> Mildew	<input type="checkbox"/> Scratch	<input type="checkbox"/> Worn					

<b>Cabinet</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Worn	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Laminate	<input type="checkbox"/> Plywood	<input checked="" type="checkbox"/> Wood	<input type="checkbox"/> Metal		
<input type="checkbox"/> Missing Hardware		<input type="checkbox"/> Mildew	<input type="checkbox"/> Scratch	<input type="checkbox"/> Other			

**Major Appliances (Built-in)**

Tested ON/OFF only.  Did Not Test All Functions

<b>Refrigerator</b>						<b>Not Applicable</b>
<input checked="" type="checkbox"/> Not in operation.						

<b>Heat Source</b>						<b>Not Applicable</b>
<input type="checkbox"/> None	<input type="checkbox"/> Thermostat	<input type="checkbox"/> Electric	<input checked="" type="checkbox"/> Air Register	<input type="checkbox"/> Convector	<input type="checkbox"/> Radiant	

**Bedrooms / Interior Rooms -  
Second Floor**

<b>Floor</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Worn	<input type="checkbox"/> Crack	<input type="checkbox"/> Carpet	<input type="checkbox"/> Vinyl	<input checked="" type="checkbox"/> Wood	<input type="checkbox"/> Ceramic		

<b>Wall</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Uneven	<input type="checkbox"/> Crack	<input checked="" type="checkbox"/> Drywall	<input type="checkbox"/> Brick	<input type="checkbox"/> Wood	<input type="checkbox"/> Composite		

<b>Ceiling</b>						<b>Damaged:</b>	<b>No</b>
<input type="checkbox"/> Patched	<input type="checkbox"/> Crack	<input checked="" type="checkbox"/> Drywall	<input type="checkbox"/> Stipple	<input type="checkbox"/> Wood	<input type="checkbox"/> Tile		

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

**Bedrooms / Interior Rooms -  
Second Floor**

**Window**

<input type="checkbox"/> Binds	<input type="checkbox"/> Not Tested	<input checked="" type="checkbox"/> Double Hung	<input type="checkbox"/> Casement	<input checked="" type="checkbox"/> Sliding	<input type="checkbox"/> Bay
<input type="checkbox"/> Thermal	<input type="checkbox"/> Aluminum	<input type="checkbox"/> Vinyl	<input type="checkbox"/> Wood	<input type="checkbox"/> Damaged	<input type="checkbox"/> Mildew
<input type="checkbox"/> Stain	<input type="checkbox"/> Repaint				

**Operational:** Yes

**Door**

<input type="checkbox"/> Binds	<input type="checkbox"/> Damaged	<input type="checkbox"/> Pocket	<input checked="" type="checkbox"/> Hinged	<input checked="" type="checkbox"/> Wood	<input type="checkbox"/> Composite
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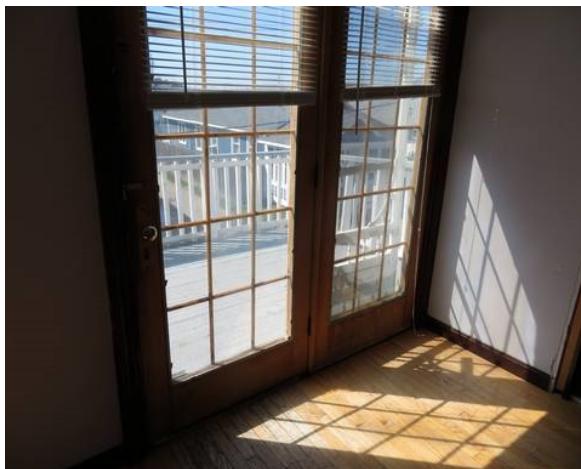
**Operational:** Yes

**Exterior Door**

<input type="checkbox"/> Binds	<input type="checkbox"/> Damaged	<input type="checkbox"/> Sliding	<input checked="" type="checkbox"/> Hinged	<input checked="" type="checkbox"/> Wood	<input type="checkbox"/> Metal
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**Operational:** Yes

*Doorknob hardware is not tight. Secure hardware to regain proper function.*



**Closet/Door**

<input type="checkbox"/> Binds	<input checked="" type="checkbox"/> Missing	<input type="checkbox"/> Light	<input type="checkbox"/> Hinged	<input type="checkbox"/> Bi-Fold	<input type="checkbox"/> Sliding
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**Not Applicable**

*Replace missing closet doors as required.*

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

**Bedrooms / Interior Rooms -  
Second Floor**



**Lighting**

None       Unsecured

**Operational:** Yes

**Receptacle**

Damaged       Switched       Reverse Polarity

No Ground       Open Ground

*Receptacles are recessed from cover plates by approximately 1/2". Recommend consulting with an electrician to evaluate / correct as required.*



**Heat Source**

None       Thermostat       Electric       Air Register       Convector       Radiant

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Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

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## Additional Comments

### General Comments

This Inspection Report is based on the condition of the Property existing and apparent as of the time and date of the inspection. Not all conditions may be apparent on the inspection date due to weather conditions, inoperable systems, inaccessibility to areas of the Property, etc. A defect that was apparent on any date prior to the inspection may not be apparent on the inspection date. Without dismantling the house or its systems, there are limitations to the inspection. Throughout any inspection, inferences are drawn which cannot be confirmed without direct observation. Clues and symptoms often do not reveal the extent or severity of problems. Therefore, the inspection and subsequent Inspection Report may help reduce the risk of purchasing the property; however, an inspection does not eliminate such risk, nor does the Inspector assume such risk. While some of the less important deficiencies are addressed, an all inclusive list of minor building flaws is not provided. Inspector is neither responsible nor liable for the non-discovery of any patent or latent defects in materials, workmanship, or other conditions of the Property, or any other problems which may occur or may become evident after the inspection time and date. Inspector is neither an insurer nor guarantor against defects in the building and improvements, systems or components inspected. Inspector makes no warranty, express or implied, as to the fitness for use or condition of the systems or components inspected. Inspector assumes no responsibility for the cost of repairing or replacing any unreported defects or conditions, nor is Inspector responsible or liable for any future failures or repairs.

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### Limitations

Circuit Sizing - The Inspector is required to address the compatibility of conductors and overcurrent devices. In some instances, general trade procedures include over-sizing overcurrent devices to guard against nuisance (e.g. air conditioning units, dryers). The Inspector is not required to evaluate such general trade procedures, but to inform you of incompatibility.

Vintage Homes - (homes built prior to 1950) - Character homes have inherent defects because they were built without the benefit of the standardized Building Codes. You must keep in mind that the defects noted throughout this report are typical of such dwellings because of normal wear and tear throughout the years. Often, maintenance repairs are ongoing and done based on your budget. If you tried to repair or improve all at once, costs could become high to the point where it is not practical or affordable to you at this time. Repairs or improvements which you would like to repair in the immediate future or have been advised to do, should be quoted prior to purchase by qualified contractors for costs and methods of repair.

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### Supplementary Comments

Most of the windows are dated and are of wood / single pane construction. As an improvement, it is recommended to budget to replace the windows to take advantage of the thermal efficiency benefits realized with current designs.

Loose / unsecured receptacle and switch boxes have been identified in the Home. Consult with a qualified electrician to check all electrical boxes for proper installation / mounting.

Recommend installing & testing regularly Carbon Monoxide Detectors (locate in bedroom area + rooms with fireplace) and new Smoke sensors (mandatory every floor). Propane & Natural Gas sensors are also available in stores.

Patched, stained, loose and/or uneven drywall / plaster noted - monitor and/or improve.

Ensure roof flashing remains fastened, lays flat and gaps / cracks are caulked & sealed promptly to prevent leaks.

Squeaking, uneven and/or sagging floors noted - monitor, improve as necessary.



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Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

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#### Additional Comments

Some ceilings and walls may require nail holes, nail pops, dimples and/or cracks to be patched before painting.

Monitor the roof and attic on a seasonal basis for leaks and (wind) damage. Repair as soon as possible. Roof shingles beginning to show their age - nearing or past life expectancy. Replace or reassess every spring & fall.

Some windows, doors screens and/or hardware are dated, older, missing or damaged - upgrade, repair or replace



# Report Commentary

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

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## **1.0 Property and Site**

### **1.1 Porch**

The porch platform is sloping down and away from the home (approximately 3-4 inches over the 6 foot depth), which is excessive for drainage purposes (expected is 1 inch for this distance). It appears to be a result of settlement at the footing locations. Recommend consulting with a qualified contractor to evaluate and correct as required.

The right end of the ledger board on the upper deck (as faced from the road) is rotted approximately 12" in from the outer end. The joist hanger for the most outside support is also missing. Recommend consulting with a contractor to remove the damaged portion and repair as required.

### **1.2 Railing**

The railing structure feels un-secure (excessive "play"). Consult with a qualified contractor to assess the support structure and tighten / supplement as required to improve the stability of the system.

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## **2.0 Exterior**

### **2.1 Foundation Wall**

Shows signs relative to age and wear. Missing mortar and minor deterioration observed. Consult with a mason to fill / repoint mortar joints and seal cracks as needed to reduce water penetration and entry into crawlspace.

Front right corner as facing house from the road has a significant vertical crack. It appears to be the result of concrete / masonry block deterioration in the area. Consult with a structural engineer to evaluate the structure and make recommendations for repair.

### **2.2 Wall Surface**

It has been determined that this home was built prior to 1978 and therefore stands a risk of having lead-based paint present. Not only is lead not good for your health, under EPA ruling 40 CFR Part 745 effective April 22, 2010, any renovation, remodeling or painting not performed by yourself must be done by a certified contractor following lead-safe practices and this could lead to higher prices than similar contracts performed on homes that do not have lead-based paint present. It is recommended that a preliminary screening for lead-based paint be conducted to determine the likelihood of its presence before closing if this is a concern for you.

The wood siding (mostly on the front of the home) is showing signs of age and wear. Sections/pieces have been replaced due to deterioration / "cupping" of clapboard. Deterioration / cracking observed on other sections. Monitor the siding frequently and repair / replace as required to promote intended weathering protection to the internal structure.

Vinyl siding is considered to be a low maintenance siding relative to other materials and types, however it is prone to occasional damages and may require adjustments to keep it secure to the home and to prevent buckling. Periodically inspect the siding components, and consult with a siding professional to repair, or replace components as required to promote intended weather protection. Periodic cleaning / pressure washing is required to maintain its appealing look and promote longevity of service. It is



# Report Commentary

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

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## **2.0 Exterior**

recommended to consult with the Seller to obtain spare / extra siding components, if available.

### **2.3 Windows**

The wood trim and sills around several of the windows are showing signs of age and wear. Some minor deterioration noted. Maintain a regular maintenance schedule of cleaning, repainting, recaulking to promote longevity of service. Replace damaged components as required.

Windows slam shut when opened, which is a safety concern. Consult with a window installation specialist to repair.

There is condensation / "fogging" between the window panes indicating a broken seal. Consult with the Sellers on any warranty / documentation. Repair / replace the units as required.

### **2.4 Receptacle**

The GFCI receptacle did not function when tested. Consult with a qualified electrician to repair, or replace the unit.

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## **3.0 Roof Structure**

### **3.1 Fascia/Soffit**

Rot, deterioration, peeling/chipped paint observed in several sections of fascia/soffit and base trim. Work with a qualified General Contractor to asses entire home and replace and repaint as required.

### **3.2 Covering**

Budget to replace shingles showing uneven wear conditions relative to age. Shingle failure is unpredictable.

### **3.3 Chimney/Vent**

The clearance height requirement of the chimney from the roof does not appear to be met. The height requirement is a minimum of 24 inches within a 10 ft radius of the roof. Consult with a chimney professional to assess and modify to meet current design and safety standards.

The interior of chimneys and their flue liners are not visible on our visual inspection. You are advised to obtain the services of a qualified chimney sweeper or other qualified personnel to perform an inspection / cleaning of the flue(s) prior to closing.

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## **4.0 Attic**

### **4.1 Ventilation**

Insulation is installed against the roof sheathing and it is also blocking the soffit vents. Recommend consulting with a qualified contractor to assess the attic ventilation system and recommend improvements as required to air circulation / ventilation, which would serve to reduce moisture / condensation damages and promote roof system longevity.

# Report Commentary



Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

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## **5.0 Crawlspace**

### **5.1 Limitations**

The crawlspace is confining and it was difficult to maneuver. Not all of the areas were able to be observed at close proximity.

### **5.2 Wall**

See comments in Exterior Foundation Wall section.

### **5.3 Post**

Several of the concrete block supports have settled and are leaning. In addition, the block piers do not appear to be supported by footings. Consult with a structural engineer, or qualified contractor to evaluate the basement support structure and fortify / reinforce as required.

### **5.4 Crawl Space**

The crawlspace was "dry" at the time of the inspection. Monitor the space and structure on a regular basis, and as required, consult with a damp basement professional to assess and offer options (venting, moisture barrier, insulation) to reduce the moisture levels and to minimize related damages.

### **5.5 Pipes/Ducts**

The duct work for the forced hot air furnace is poorly supported and the joints lack mechanical fasteners / duct tape. Consult with a HVAC professional to properly support / seal the duct work.

---

## **6.0 Electrical Service**

### **6.1 Service Entrance**

Conduit damage under meter. Recommend consulting with an electrician to repair as required.

### **6.2 Main Disconnect**

The toggle switch is broken on the main disconnect. Consult with an electrician to replace as required.

### **6.3 Distribution Panel**

There are openings in the breaker panel. Consult with a qualified electrician to install the appropriate blanks / plugs to cover the openings and to prevent access to the inside of the panel.

Pointed / sharp-ended screws are used to secure the panel cover. Consult with a qualified electrician to install the appropriate blunt nose bolts to properly secure the panel cover and prevent the accidental piercing of a circuit wire.

The stove is installed in front of the distribution panel, which prohibits readily available access. Acceptable practice requires a minimum of 3' in front of the panel for proper access and ventilation.



## Report Commentary

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

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## **6.0 Electrical Service**

## 6.4 Bonding

The electrical bonding for the gas piping was not determined. Consult with a qualified electrician, or pipe fitter, to assess and bond as required.

## 7.0 Heating

## Warm Air Gas-Fired Furnace

## 7.1 Smoke Detectors

Smoke detectors have a useful life expectancy of 7-10 years. It is recommended to replace smoke detectors upon moving into the home, or obtain proof that they have been replaced recently. Check operation prior to moving into the home and on a monthly basis as an ongoing maintenance / safety check. Refer to the "Info Series" guidelines at the end of the report for recommended room placement and locations.

## 7.2 CO Detectors

It is recommended to install CO detectors in the home. Refer to the "Info Series" guidelines at the end of the report for recommended room placement and locations. If replacing the smoke detectors, consider installing units that are CO/Smoke detector integrated.

## 7.3 Heating System

The last service date/record could not be determined. It is advisable to establish a baseline of service and have the unit cleaned, inspected and serviced prior to closing. A regular service schedule of every 2 years is recommended to prolong its life expectancy.

The unit has exceeded its statistical service life. Regular servicing would likely prolong its useful life, however a plan to "budget to replace" in the near future would be prudent.

## 7.4 Filter

Filter was missing at the time of inspection. Replace filter every 3-6 months to promote efficient operation of HVAC unit.

## **8.0 Plumbing Components**

## 8.1 Public Supply

The main water line enters the home from the front side and under the deck area. Consult with a qualified plumber to confirm the presence of the proper insulation and / or heat tape to prevent freezing of the main line.

## 8.2 Hose Bibb

Determine cause of leaking and correct as required to reduce secondary water damages



## Report Commentary

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

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### 9.0 Laundry

#### 9.1 **Floor**

Further investigate uneven riser installed under the washer / dryer and correct as required.

#### 9.2 **Receptacle**

The washer / dryer receptacle is powered with an extension cord. Recommend consulting with an electrician to evaluate and install a GFCI receptacle at current building standards.

"Hot/Neutral Reversed" was indicated when tested on one receptacle. Consult with a qualified electrician to repair.

---

### 10.0 Bathroom

#### 10.1 **Receptacle**

Switch plate does not sit flush against the wall. Consult with an electrician to evaluate and repair as required.

#### 10.2 **Exhaust Fan**

Install an exhaust fan to remove excess moisture, reduce related damages / deterioration and discourage an environment conducive to mold growth.

#### 10.3 **Vanity**

One of the drawer fronts is detached. Secure / supplement the hardware and fasteners to restore stability.

#### 10.4 **Faucet/Shower Head**

It appears as though the hot and cold are reversed on the mixer valve. recommend consulting with a qualified plumber to evaluate and correct as required.

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### 11.0 Kitchen / Interior Rooms - First Floor

#### 11.1 **Floor**

There is an approximate 3" step in the floor of the kitchen and living room. It appears to be structurally sound but is a tripping hazard. Recommend consulting a contractor to evaluate and correct as required.

#### 11.2 **Ceiling**

Drywall ceiling is sagging in a couple locations. Re-secure, patch and paint as required.

#### 11.3 **Light Switch**



## Report Commentary

Date: 08-Sep-2017

14 Perkins Avenue, Hampton, NH 03842

This summary is not the entire report. The complete report may include additional information of concern to the client. It is recommended that the client read the entire report.

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### **11.0 Kitchen / Interior Rooms - First Floor**

Switch plate does not sit flush against the wall. Consult with an electrician to evaluate and repair as required.

#### **11.4 Trap/Drain**

The drain is leaking where it connects to the bottom of the sink. Consult with a plumber to evaluate and correct as required.

An "S" style trap is installed in lieu of a "P" trap, which could adversely affect its anti-siphoning and draining characteristics. Monitor for performance. Consult with a qualified plumber to install a mechanical vent as an optional improvement.

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### **12.0 Bedrooms / Interior Rooms - Second Floor**

#### **12.1 Exterior Door**

Doorknob hardware is not tight. Secure hardware to regain proper function.

#### **12.2 Closet/Door**

Replace missing closet doors as required.

#### **12.3 Receptacle**

Receptacles are recessed from cover plates by approximately 1/2". Recommend consulting with an electrician to evaluate / correct as required.